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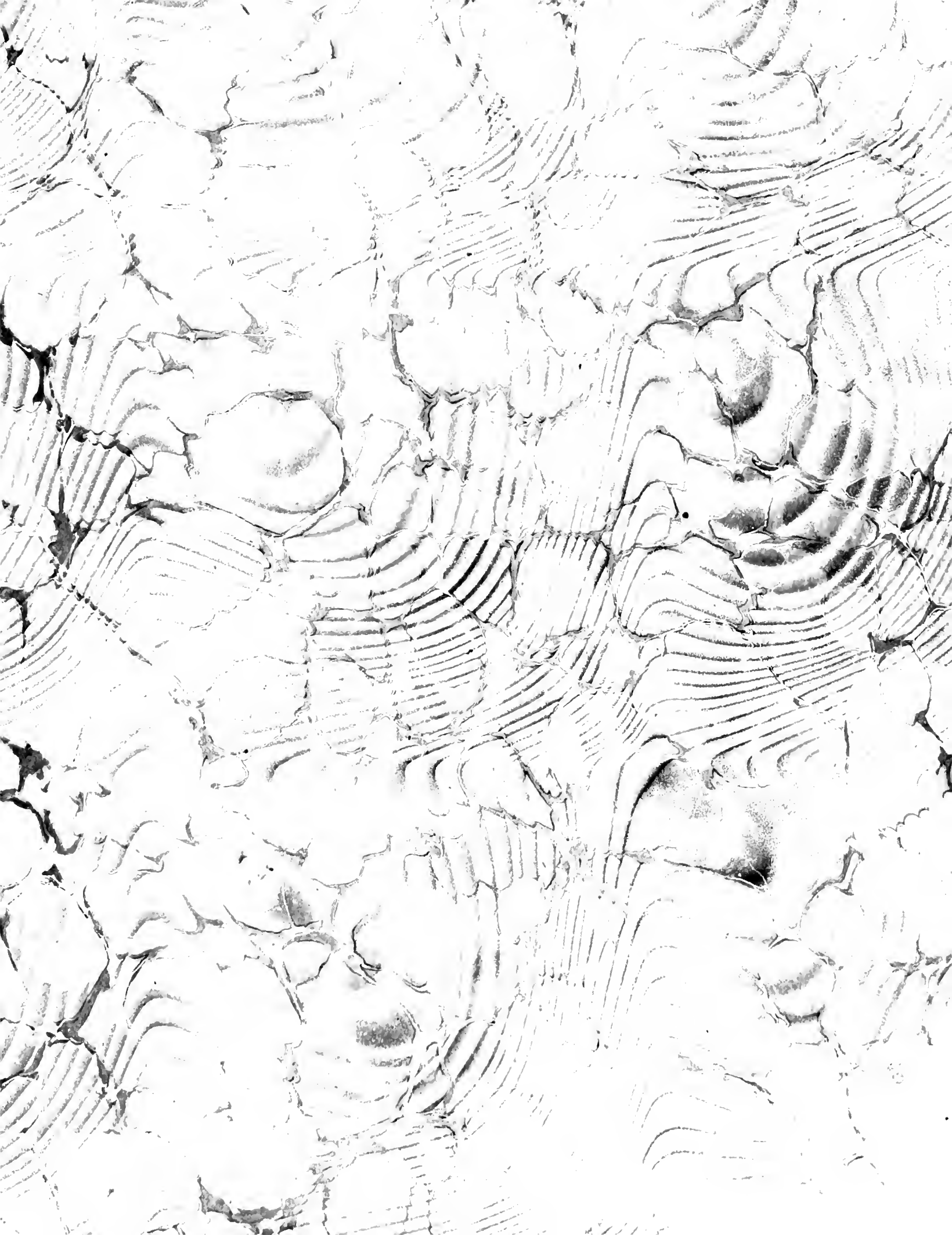


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ALONG THE CANAL AT FAIRVIEW PARK

INDIANAPOLIS

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WRITTEN BY ERNEST P. BICKNELL.
EDITED BY EDGAR H. EVANS.

INDIANAPOLIS:
BAKER-RANDOLPH LITHO. AND ENG. CO.,
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1893.

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TO THE CITIZENS OF INDIANAPOLIS.

HAVING been impressed with the fact that Indianapolis had grown to be a great and important city in culture, wealth, manufacture and trade in the past ten years, without its own people fully recognizing the extent of the growth, our Mr. A. R. Baker applied to the Board of Trade and Commercial Club for their indorsement of a book intended to illustrate and bring out clearly to us and the world at large, the facts in regard to the wonderful development of this city. The request was granted, and under such sanction is issued this book, which we offer to your consideration. As all the work has been performed in our own establishment, the volume is distinctly an Indianapolis product.

We have endeavored to secure a treatment which is free from advertising bias in favor of any individual, firm or company—giving only such as occurs incidental to a proper illustration—and have confined the text and engravings to a truthful and fair, but forcible representation of the city's interests.

That Indianapolis should become a great city was perfectly clear to those who had studied its advantages: surrounded by the rich and varied resources of the great State of Indiana; crossed by all East and West lines of railway between the Atlantic and Pacific, and the principal North and South lines connecting the lakes and the gulf; and located in the center of population of the United States. Thus, we have the three essentials to success: resources, transportation, population.

There is no location on the globe which combines all of these advantages in a better proportion than Indianapolis. This is a source of gratification and security, and a promise of success to those who may come among us. Let us extend an invitation to all strong and vigorous workers or investors to locate in our thriving city and State, and reach out with renewed assurance of our continued development under such favored conditions.

BAKER RANDOLPH LITHO. AND ENG. CO.

FEBRUARY, 1893.

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A MODEL CITY.



be sought in city life. The one is the multiform benefit which the strength of many interests, crowded into narrow territorial bounds, makes possible; the other, the avoidance of the multiform evil, which the aggregation of thousands of human beings upon small areas tends constantly to produce.

That city which enjoys physical advantages favorable to the attainment of either of these objects is fortunate, and the same is true, in a greater degree, of a city whose civil conditions are such as to make toward happiness and contentment and provide against the evils of immorality and disease. But, if cities having either of the advantages of the character mentioned are to be called fortunate, how much more to be congratulated is that community in

WO co-ordinate objects are to

which are united the physical and civil conditions which are necessary to the attainment of both of the prime objects noted.

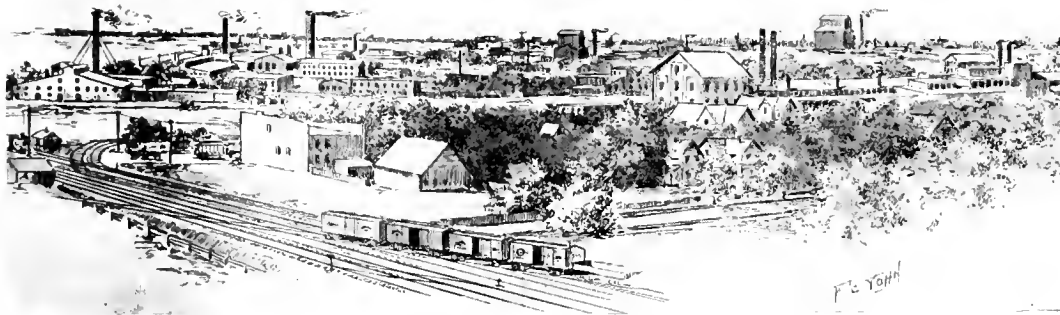
In recording for the city of Indianapolis a claim to those qualities which justly entitle it to a place among the healthiest and best governed and most prosperous and contented communities of the United States, it is not believed there is any unwarrantable assumption of excellence. This claim, undisputed



by those who best know, is based upon no jealous rivalry of other cities, nor has it any purpose to inflate values of realty; it is based simply and solely upon facts easily demonstrated and unanswerable.

In its very inception Indianapolis was singularly fortunate. The young State of Indiana had just been organized, and was without a satisfactory seat of government. The legislature, which in earlier

be new and according to the best and most approved designs. The legislative committee traveled far and inspected the sites advocated by partisans of several different localities. Finally a spot was selected on the east bank of White River where the ground was almost level, was drained, not only by the river, but by several clear, winding streams, and was covered by a massive growth of forest trees. Here the infant capital was

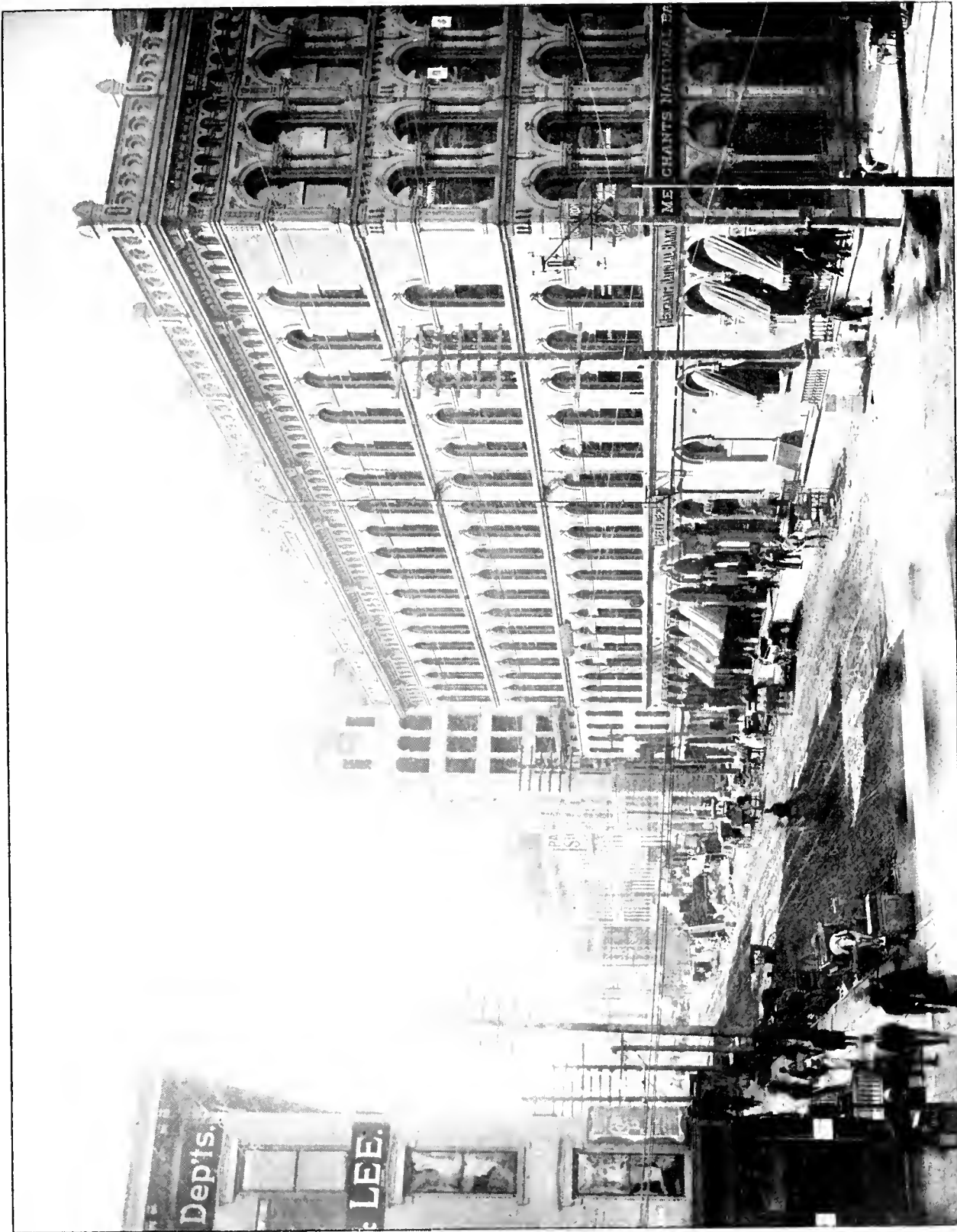


VIEW FROM STOCK YARDS, LOOKING NORTH.

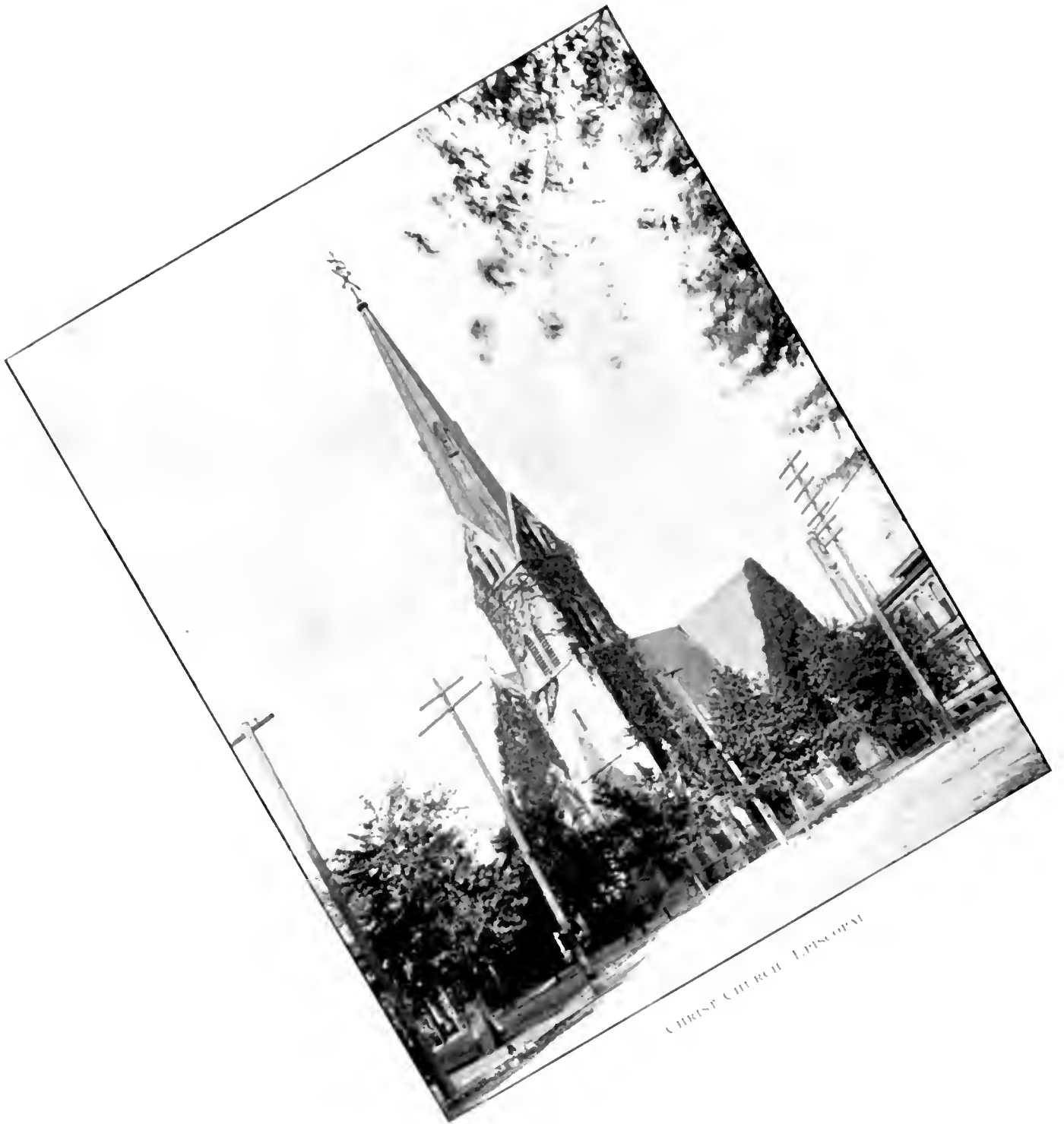
days had met at the old French trading post of Vincennes, assembled at Corydon for some years after the State was admitted into the Union. The necessity of a capital near the center of the State was clear, but no town then existed near the center. The result was a determination to create a capital. No old village, with tortuous, narrow streets, whose direction and width had been subject to the whims of individual settlers, was to handicap the town. Everything was to

located, and no pains were spared to make it convenient and beautiful. A square mile was included in the plat of the city prepared at that time, when hardly a human habitation broke the primeval wilderness.

The streets were laid out wide and straight. In the exact center of the square mile was formed a circular park, surrounded by a street called Circle street. From this circle radiated four great avenues, to the northeast, south-



SOUTH MERIDIAN STREET FROM WASHINGTON.



CHRIST CHURCH EPISCOPAL

east, southwest and northwest, respectively. Everything was done upon a generous scale, which showed far-seeing sagacity upon the part of the city's founders, and which has put an obliga-

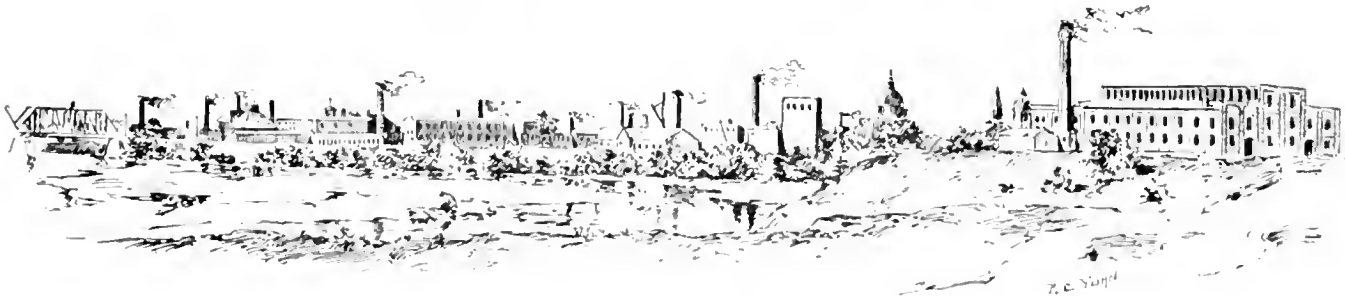
day by men, of whom many were pioneers, possessing little experience or knowledge of cities, should have been of a character that could hardly be improved upon to-day by people who have



ON NORTH MERIDIAN STREET.

tion of gratitude upon all who have enjoyed the fruits of that sagacity in the three-quarters of a century which has since elapsed. It is remarkable that the plans for the city selected in that early

spent their lives in cities. The explanation of this is to be found in the choice of Alexander Ralston to prepare plans for the new capital. Ralston was a civil engineer of note, who had assisted in



PORK AND FRUIT PACKING DISTRICT.



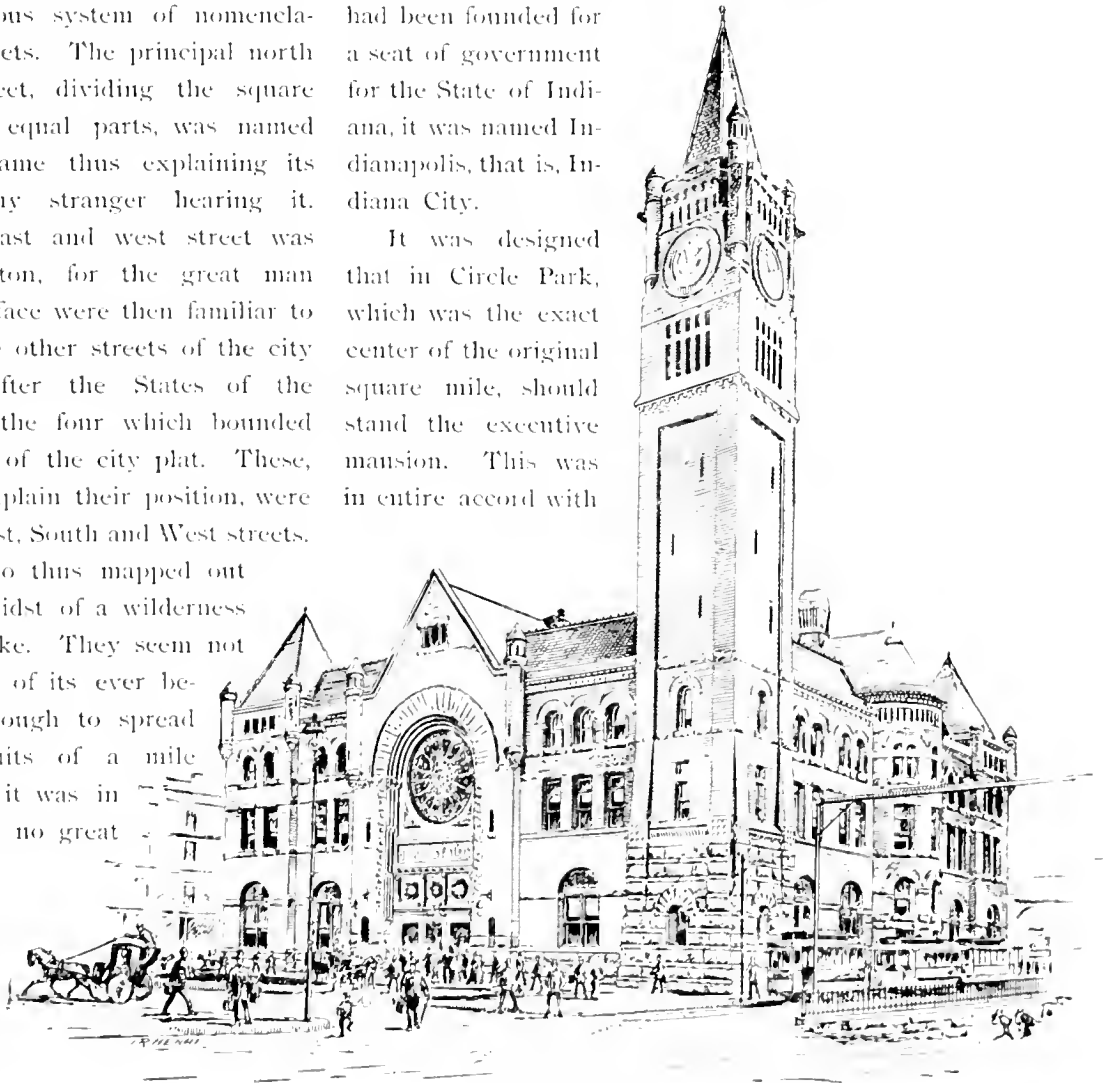
JACKSON PLAZA IN FRONT OF THE UNION STATION

laying out Washington, and many of the ideas exemplified in the Nation's Capital were reproduced in the streets, whose courses were now blazed on the forest trees on the banks of White River. When the plans were completed, the same broad and liberal spirit which caused them to meet with instant favor led to a generous system of nomenclature for the streets. The principal north and south street, dividing the square mile into two equal parts, was named Meridian, its name thus explaining its direction to any stranger hearing it. The principal east and west street was called Washington, for the great man whose life and face were then familiar to thousands. The other streets of the city were named after the States of the Union, except the four which bounded the square mile of the city plat. These, whose names explain their position, were called North, East, South and West streets.

The men who thus mapped out a city in the midst of a wilderness made one mistake. They seem not to have thought of its ever becoming large enough to spread beyond the limits of a mile square. Set as it was in the woods, near no great river or lake, with railroads not yet dreamed of, separated by scores of miles from any well-settled country

community or improved agricultural region, the wonder is that the founders of Indianapolis thought it necessary to lay off so much ground into streets as they did, rather than that they did not dedicate sufficient area to the future city's occupation. In order that through all time it might be known that the city had been founded for a seat of government for the State of Indiana, it was named Indianapolis, that is, Indiana City.

It was designed that in Circle Park, which was the exact center of the original square mile, should stand the executive mansion. This was in entire accord with



UNION STATION.

the remainder of the comprehensive plans of the men in control. Their idea, briefly expressed, was: In the center of the State the capital; in the center of the capital the Governor; thus not only making the Governor the center and head of the government of the commonwealth, but also the center of the State itself. To-day this particular part of the great design seems more fanciful and poetic than useful, and that this came to be the general impression before many years had elapsed was proven by the fact that Indiana's Governors abandoned the plain,

square house which stood in the precise center of Circle Park and preferred to live in other parts of the city. They complained that the executive mansion was inconvenient and uncomfortable and not pleasantly situated as a place of residence. For a number of years the house was used for public offices, but gradually fell into disuse, and was finally torn down and the park converted to the public benefit. It has furnished a charming breathing space in the heart of the city ever since.

Another feature of the plan of those



PUBLIC SCHOOL, No. 2.

who prepared for the city's birth, was that the business center of the community should be at the crossing of Meridian and Washington streets. This has been fulfilled to the letter. To-day the roar of the traffic of the city is loudest at that crossing; the price of property is greatest at the four corners which the crossing forms, and declines in all directions from it; at that point the wholesale district touches hands with the retail

body of water. In order that there might be ample room for the commerce which it was hoped would be carried on, Washington street was made one hundred and twenty feet wide, and the great diagonal avenues, which from their direction and arrangement were destined to become the chief arteries of communication with the heart of the city, were made ninety feet wide.

The foundations of Indiana's capital



district, and the vast tide of business which ever connects the two, flows with a constant rumble about the adjacent streets. The principal blocks of the city cluster within a few squares of this crossing, and as commerce grows and overflows its quarters, the first necessity for enlargement and improvement is felt in the vicinity of this spot and spreads abroad like concentric waves upon a

thus laid broad and deep, the superstructure began to rise. But this was, in the very nature of things, slow. There was no surrounding cultivated country to draw upon. Between Indianapolis and the sources of its supplies stretched a hundred miles of roads hardly better than foot-paths, and the only means of transportation was by horseback or wagon. The young city could not grow until



GARFIELD PARK.

the country round about was developed. In 1820 the town was laid out, but it was not until 1824 that it had grown sufficiently to enable it to lodge and feed the members of the State government and the legislature. Accordingly, in 1824, it became the capital, although its population was numbered by scores, a hundred being altogether too great a unit of

commercial and industrial growth of the greatest inland city on the continent. This is well shown by the population statistics. In the first twenty-five years of the city's history the population did not reach five thousand. Then the railroad building began, and the close of the second twenty-five years saw a city of forty-eight thousand souls. The close



PRESIDENT HARRISON'S RESIDENCE.

enumeration. In 1840, the population had grown to but 2,692, and, in truth, it was not until the building of the railroad from the Ohio River at Madison to Indianapolis, several years later, that the city's promise of commercial importance began to be appreciated. The day the first railroad train rolled into Indianapolis was the actual commencement of the

of the third quarter of a century, three years hence, will find Indianapolis containing a population of one hundred and fifty thousand. In this growth may be read the promise of the future: In the twenty-five years from 1845 to 1870, an increase of forty-five thousand in population; in the same length of time, from 1870 to 1895, a growth of eighty-five

thousand. At this rate of increase, the growth during the twenty-five years from 1895 to 1920, will be one hundred and seventy-five thousand, making the city's population in the latter year three hundred and twenty thousand. But, history has shown that cities increase with a constantly accelerating rapidity, so that the larger they become the faster they grow. The rolling up of a great snow-ball by the boys at play is a familiar comparison, but it illustrates this well. In view of this established law of the

growth of cities, a conservative estimate of the population of Indianapolis at the end of another quarter of a century is three hundred and fifty thousand persons.

Now the achievement of this remarkable building up of population can not be traced to any single cause. The laying out of a handsome and convenient plan for the city alone could have only a minor influence in this result. The fact that Indianapolis is the capital of the State is also of secondary importance among the factors of its growth, though



INSTITUTE FOR THE BLIND.

an influence not to be underestimated. The truth is that Indianapolis has grown up with due attention to all the influences which cause cities to exist and which make them desirable places of habitation. She has sprung from no great mining "boom;" no special branch of manufacture; no particular kind of traffic; no single predominating influence, such as has caused a mushroom growth of cities strong in some few points of greatness, but lacking in all others. She is symmetrical in all her members. Her manufactures are extensive and varied; her commerce is comprehensive in variety and territory penetrated; her railroads reach great forests of hard and soft woods and limitless beds of stone, coal, kaolin and clay for architectural uses; she is in the center of as rich an agri-

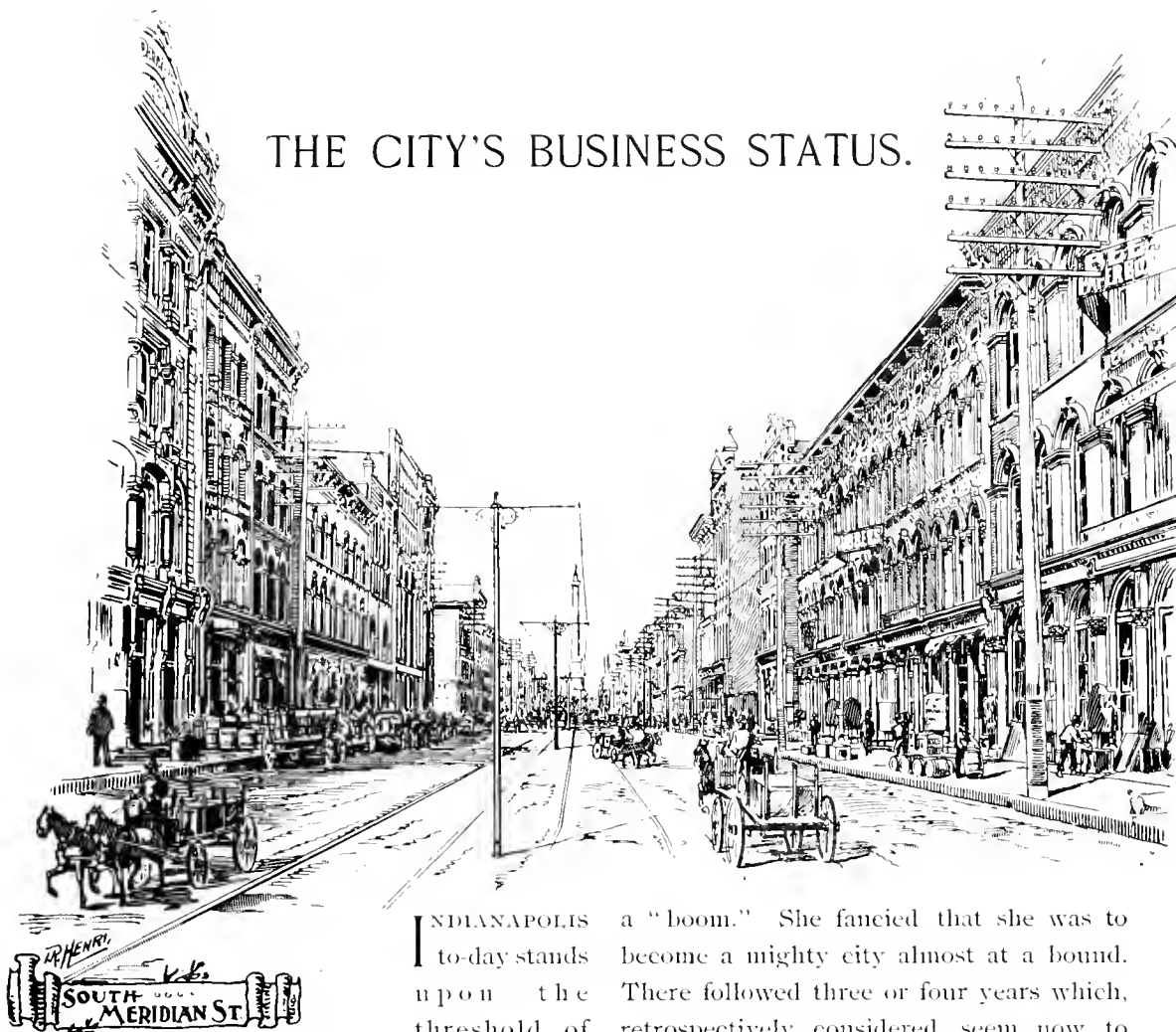
cultural region as the sun shines upon, an area covering an hundred thousand square miles; she is blest with the finest fuel that nature ever made; the enormous traffic between the manufacturing East and the agricultural West passes, in large part, through her portals, and the same is true of the great carrying trade between the North and South. The beauty of the city's symmetry is shown especially in this, that with all this material progress her intellectual and moral development has kept even step. In her schools, her literary men, her artists, her societies for mental culture, her churches, her charities, her appreciation of the better and higher things in life, she may be seen to advantage, no less than in her industrial and commercial achievements. She is, in fact, a model American city.





BOARD OF TRADE BUILDING.

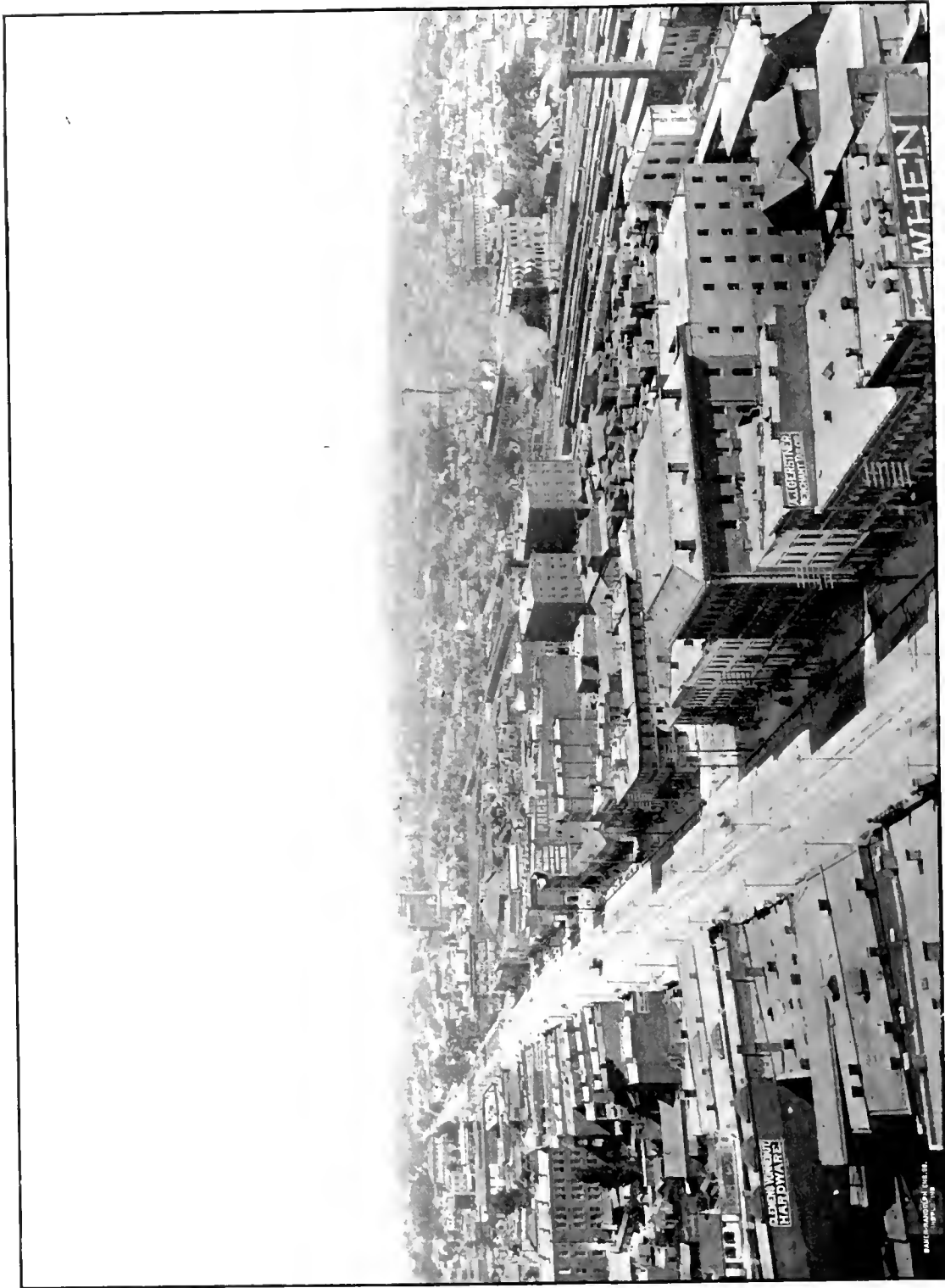
THE CITY'S BUSINESS STATUS.



INDIANAPOLIS
to-day stands
upon the
threshold of

what is destined to be a great commercial expansion. As a city she has not been premature nor hasty in realizing upon her opportunities. She has, if you please, been slow to grasp the possibilities which have been within her reach. A result of this has been that she has grown solidly, like the oak, and not like the mushroom of a night. She has taken no step forward until sure of her footing. There was a period, a score of years ago, when Indianapolis enjoyed

a "boom." She fancied that she was to become a mighty city almost at a bound. There followed three or four years which, retrospectively considered, seem now to have been characterized by a species of madness, whereof, when men were seized, they lost their sense of the real values and relations of things to one another. Fictitious values were compared to their own kind; and, losing their anchorage in the haven of unchanging fact, men drifted wildly upon an ocean of speculation. Remembered events of that period seem like grotesque phantasms, as thought of in the calm, matter-of-fact atmosphere of to-day. Naturally these



SOUTHEAST FROM THE COURT HOUSE.

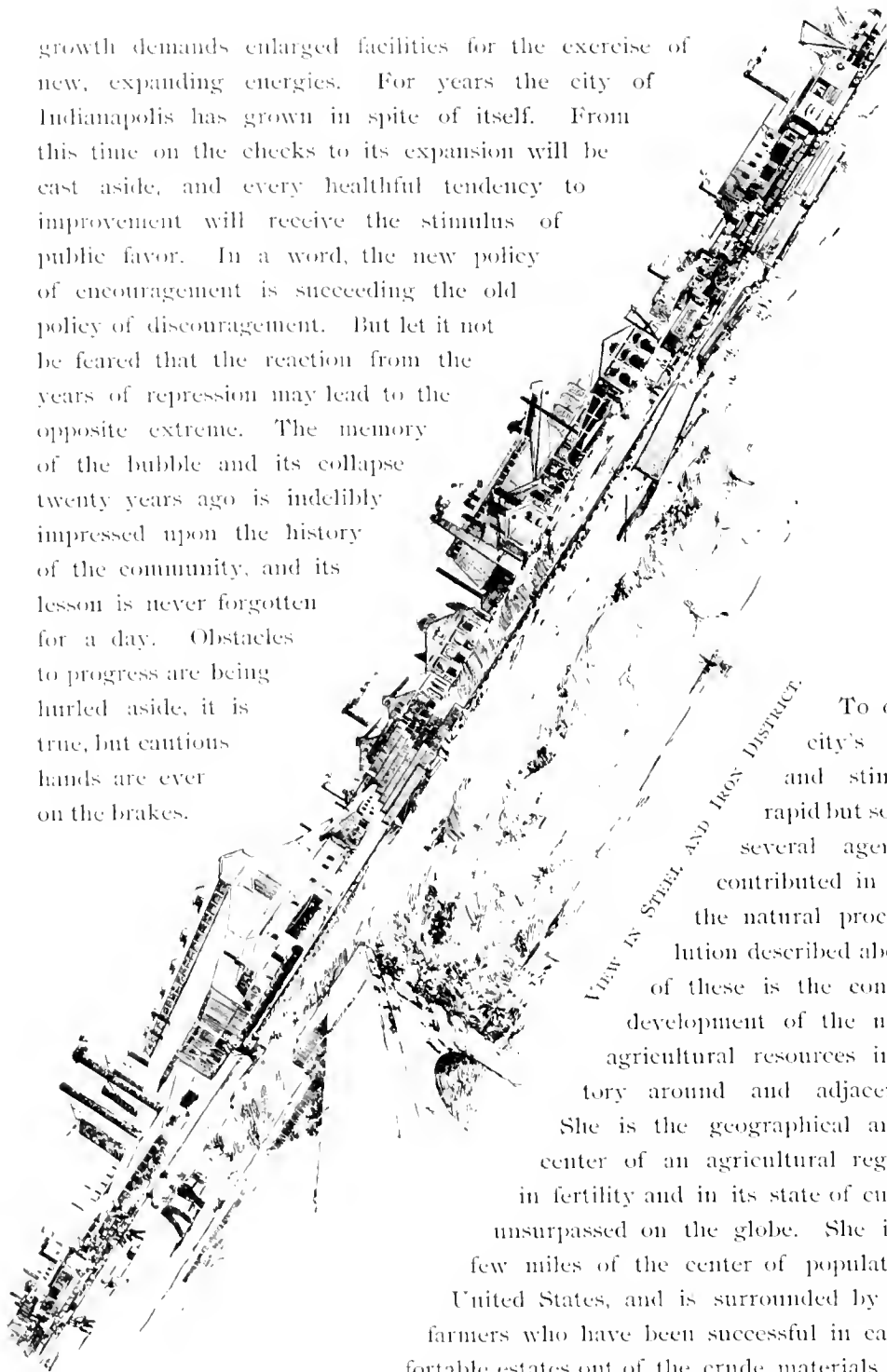
conditions could not long continue, and the time soon came when the truth regained its own, and all the ventures of the speculators went upon the rocks, leaving disaster and financial panic in their wake.

The lesson was a severe one; but Indianapolis had learned it, and has never forgotten it. The seductive allurements of speculation have never again had the power to lead her away from the safe shores. She has seen Western cities spring up like magic, and has heard their boasts with no feeling of envy. She knows that the laws of nature do not provide for giving aught of value for nothing, and that the giant young cities of the West will, in the end, pay well for their unsubstantial prosperity. Having thoroughly mastered these facts in the school of experience, Indianapolis has ever since been too conservative rather than otherwise. Her moneyed men have hesitated to embark in new enterprises, or to en-

courage any project which smacked of speculation or uncertainty. The city has grown enormously meantime, trebling in population since the collapse of the "boom." The result of these conditions is that here is a large, wealthy and flourishing city which has outgrown its commercial and industrial and financial institutions. Natural growth and upspringing enterprises have overtaken the conservatism which has held back the business of the city, and are crowding hard upon its heels. In simple truth, the day is now at hand when natural and inevitable



growth demands enlarged facilities for the exercise of new, expanding energies. For years the city of Indianapolis has grown in spite of itself. From this time on the checks to its expansion will be cast aside, and every healthful tendency to improvement will receive the stimulus of public favor. In a word, the new policy of encouragement is succeeding the old policy of discouragement. But let it not be feared that the reaction from the years of repression may lead to the opposite extreme. The memory of the bubble and its collapse twenty years ago is indelibly impressed upon the history of the community, and its lesson is never forgotten for a day. Obstacles to progress are being hurled aside, it is true, but cautious hands are ever on the brakes.



VIEW IN STEEL AND IRON DISTRICT.

To quicken the city's awakening and stimulate her rapid but solid growth, several agencies have contributed in addition to the natural process of evolution described above. Chief of these is the comprehensive development of the mineral and agricultural resources in the territory around and adjacent to her. She is the geographical and railroad center of an agricultural region which, in fertility and in its state of cultivation, is unsurpassed on the globe. She is within a few miles of the center of population of the United States, and is surrounded by a class of farmers who have been successful in carving comfortable estates out of the crude materials which they found in the West half a century and less ago. The



LOOKING DOWN MASSACHUSETTS AVENUE.

territory in the center of which Indianapolis is situated, has become the seat of a prosperous and happy people. In every direction the agricultural districts

to Indianapolis to make her their market and source of supplies.

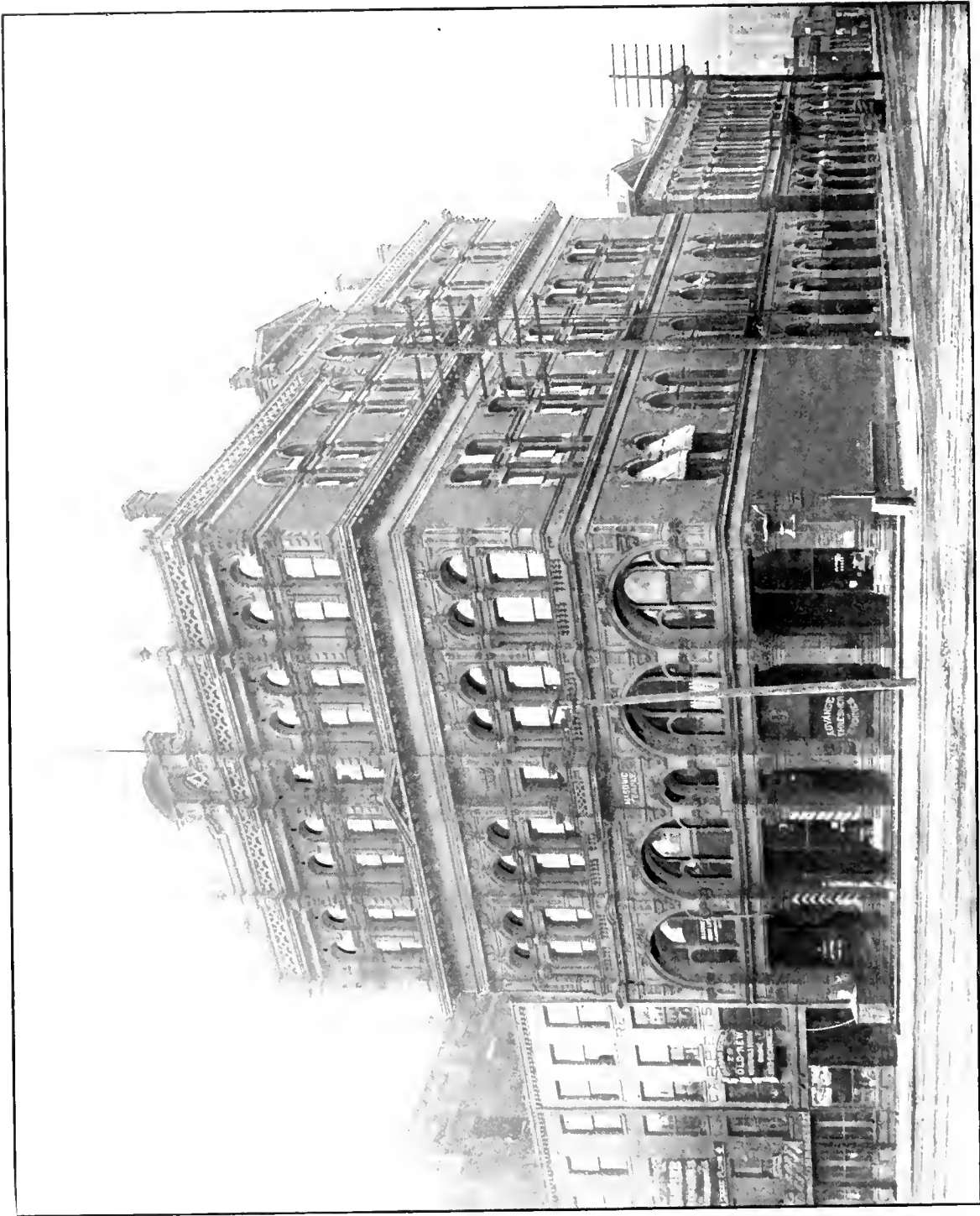
But these agricultural and some of the mineral resources on which Indianapolis



RESIDENCE, NORTH DELAWARE STREET.

and urban communities thrive in the midst of a great abundance. Both soil and rocks yield wealth, and full four million human beings live near enough

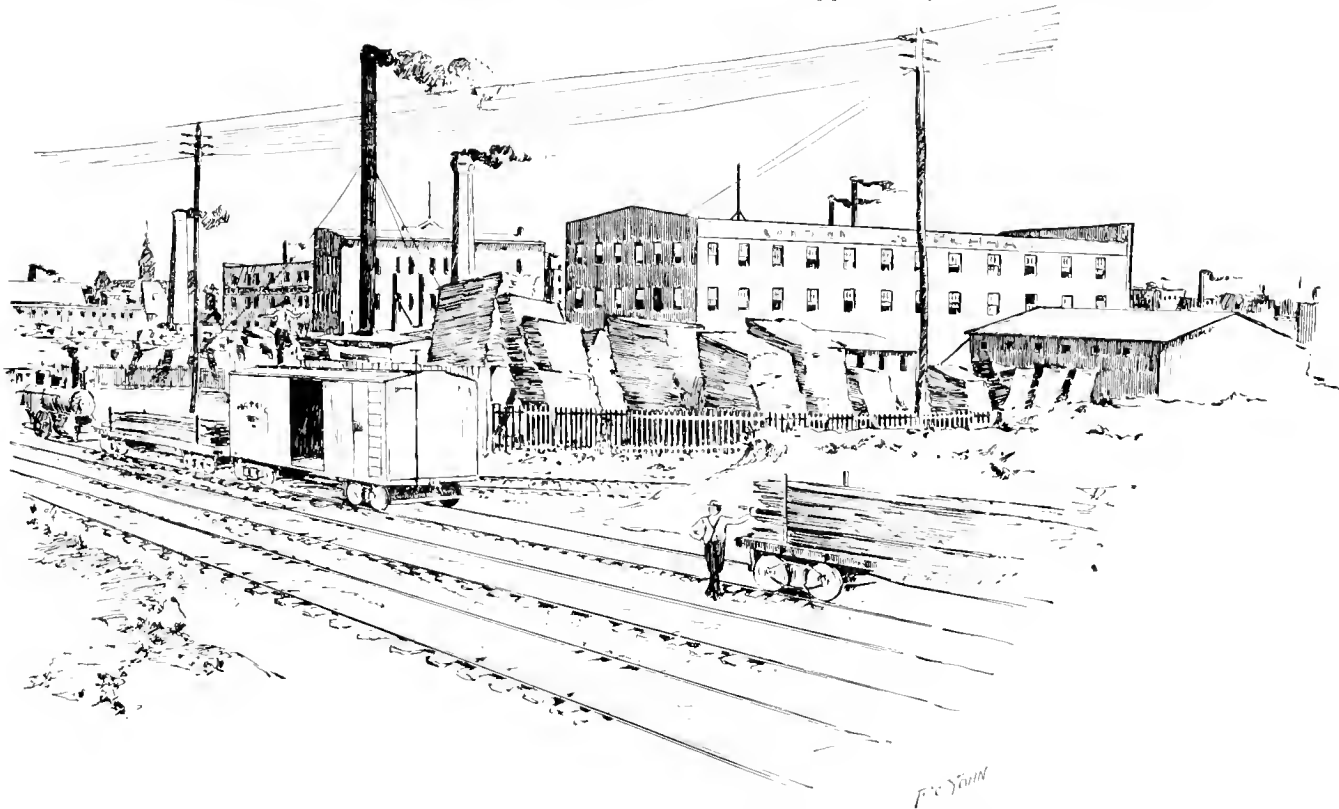
now draws, and will draw very much more heavily in the brighter day dawning, may be said to be but food for industries. There must also be the



MASONIC TEMPLE.

agencies of mastication, digestion and assimilation. The mere presence or accessibility of food can not avail much to a man or a city unless there be the machinery of reduction and reformation. What, then, is to be said of the forces and agencies which Indianapolis commands for the economical and profitable "working up" of the raw material crowding her gates? The answer to this question brings into direct view, perhaps more than any other approach to the subject could, some of the most

part. With the city as a point of divergence they radiate like some giant web, enclosing in its meshes bustling towns and smiling farm lands and districts rich in mineral deposits. Over these roads the vast produce of the farm lands and quarries and mines is poured into the city in an unceasing stream. Much of it is converted from the raw material into the manufactured product before leaving the city, thereby sustaining extensive industries. But along this line there is opportunity for almost limitless



unmistakable evidences that the city is entering upon an era of substantial and rapid commercial and industrial growth. In this the railways play an essential

expansion without going beyond the dead line of profit and loss. Mills for the manufacture of flour and other grain products are operated here with much

success. The largest single winter wheat mill and the most extensive mill for manufacturing corn products in the United States, are in Indianapolis. But the field

hogs which pass through the Union Stock Yards daily in season, not the half nor the third is slaughtered in Indianapolis. And so the list might be lengthened al-



RESIDENCE, NORTH MERIDIAN STREET.

is not full, nor half full. Every grain mill in the city is prospering, and were there as many more, or twice as many more, the conditions for all would be more favorable than for those now in operation. The same is true in the pork packing industry. The third greatest pork packing establishment in the world is in Indianapolis, and its large profits are proverbial. There are other extensive packing-houses, also, and they too prosper. But of the tens of thousands of

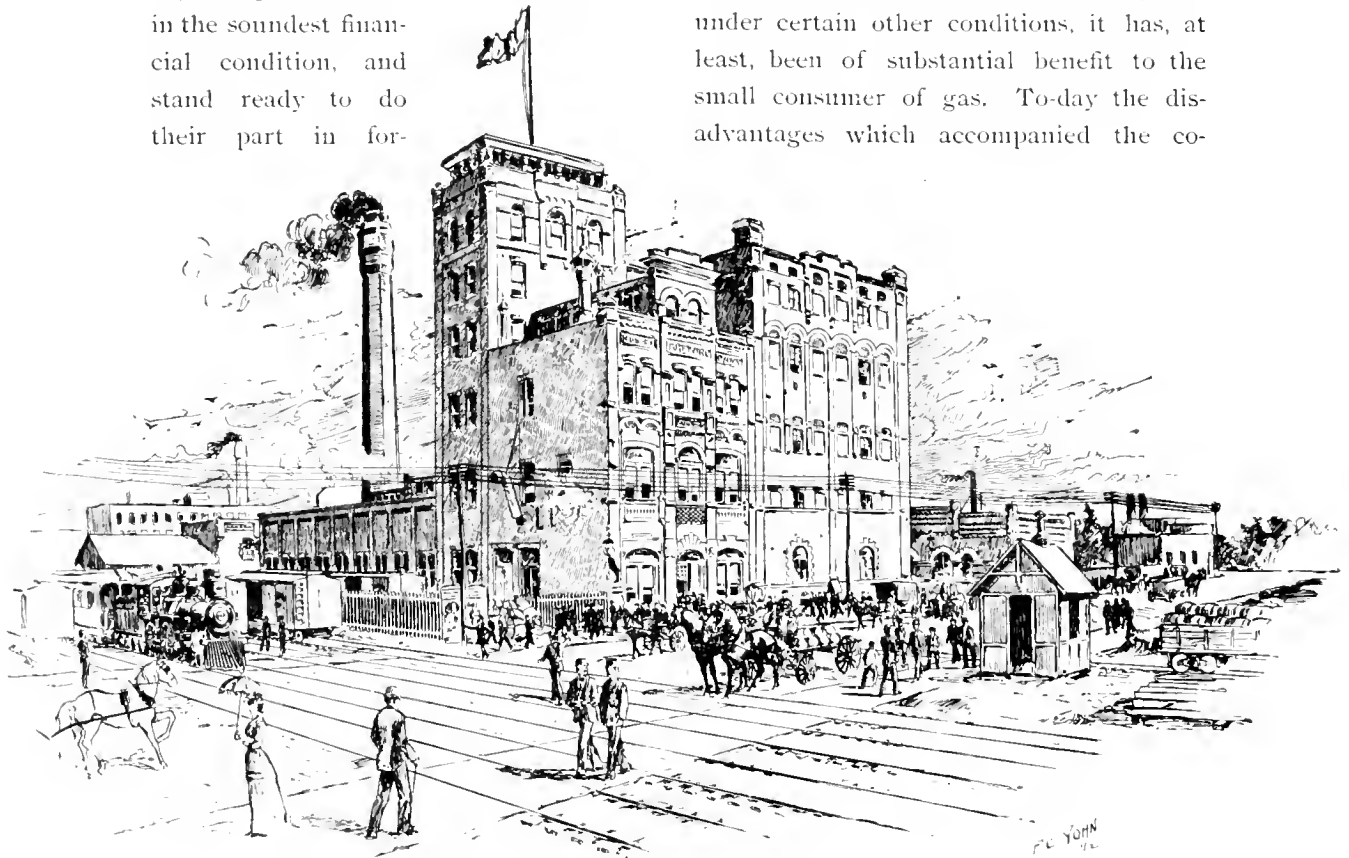
most indefinitely were it necessary to demonstrate the opportunities which lie open here for incoming enterprise.

The agencies to be considered in a further discussion of this subject may conveniently be divided into the two classes of direct and indirect. Under the head of direct agencies are to be mentioned the abundance and cheapness of fuel, the shipping facilities, the prosperity and stability of the wage-earning classes and the moderate cost of living.

In all these regards Indianapolis challenges comparison with any other city in the Union. She does this in no spirit of bluster or bravado. She cites her natural gas, her petroleum and her coal.

The pipe-line companies which convey the gas from the field to the city are in the soundest financial condition, and stand ready to do their part in for-

vestment of outside money was made, it was restricted by the co-operative experiment. Four years, however, have sufficed to carry the experiment to a successful issue, and while its effect has so far been to retard the industrial development which the city might have enjoyed under certain other conditions, it has, at least, been of substantial benefit to the small consumer of gas. To-day the disadvantages which accompanied the co-



AN EAST SIDE BREWERY.

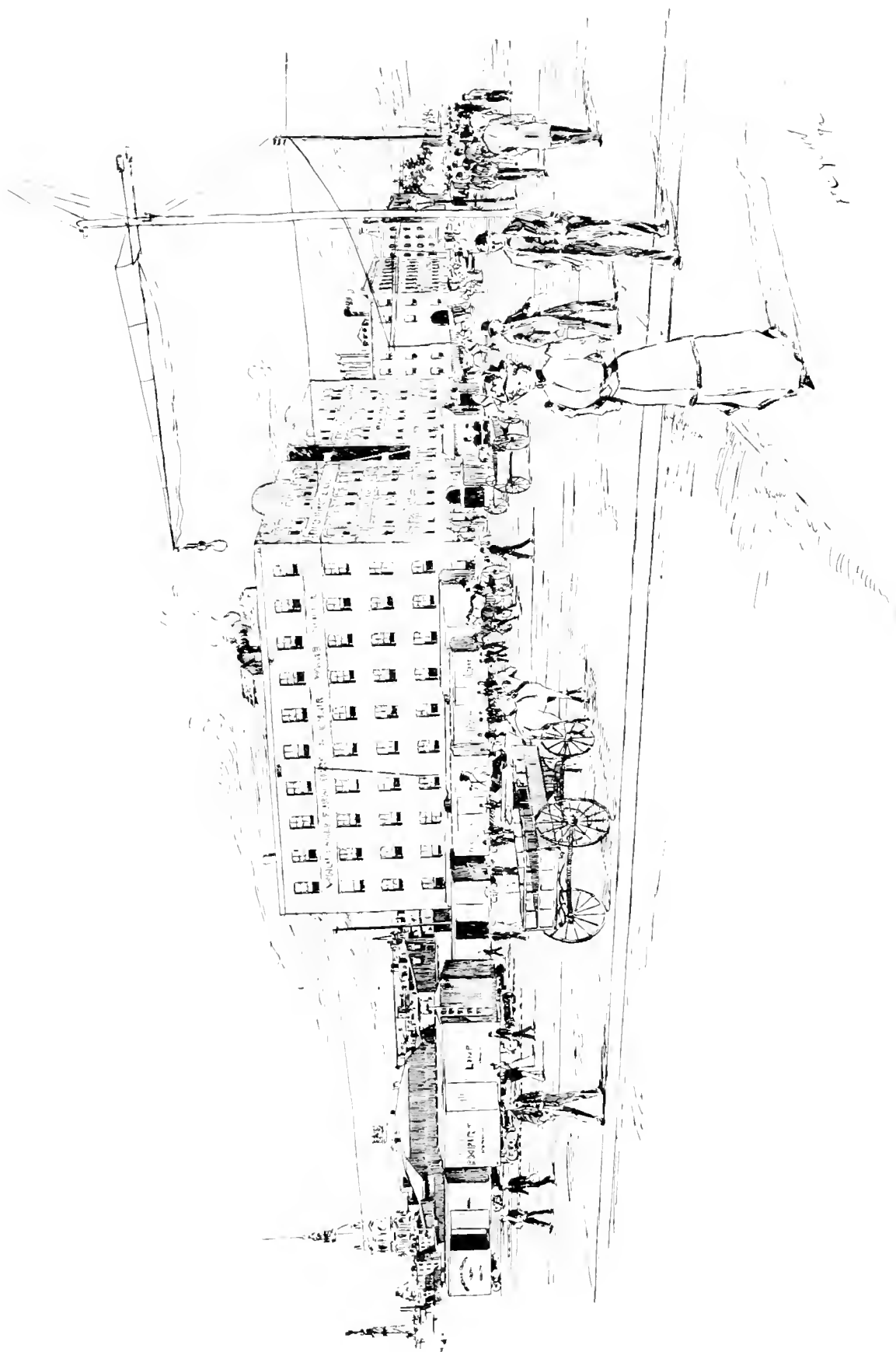
warding public interests. The city has experienced some delay in realizing upon the splendid opportunities which the presence of natural gas created. A popular co-operative movement checked the inrush of large foreign capital which was anticipated, and though an extensive in-

operative effort have vanished. Both the large companies engaged in supplying gas to the city are now conducted on well established business principles. Both are out of debt, have extended their sources of supply until they are equal to the demands made on them, and are in a

position to meet the increasing consumption which accompanies the city's growth. With all its other advantages the gas is cheap. Its price is regulated by a city ordinance which, while it allows the earning of heavy profits by the companies, yet keeps the cost to the consumer far below that of any other fuel. The utilization of crude oil for fuel was an experiment five years ago; to-day it is a well established and widely demonstrated fact. By special contrivances for properly introducing the oil into furnaces, the flame is rendered clean, inodorous and of intense heat. It is as easily controlled, too, as gas. Were natural gas unknown, crude oil would be regarded as almost a perfect fuel. Already oil has been introduced under the boilers of several large manufacturing concerns in Indianapolis with gratifying results. At present it is shipped to the city in tank cars, the run from the oil field requiring about six hours. The expansion of the demand for oil will result in the construction of an oil pipe line directly from the field to the city. As to the coal supply, it looms in the background, an unfailing reserve on which to draw in case of a failure or decline in the supply of the more volatile and desirable fuels which have at present usurped its place.

Much of the sturdy prosperity of the city is due to her railroads, and with her growth in population and extension of business, their importance to her will increase. There is a degree of interdependence between railroads and the manufacturing and mercantile interests which,

while always present, is greatly subject to varying conditions. In a city with but a single railroad, the merchant and manufacturer are compelled to submit often to inferior service and always to extortionate transportation rates, while in the city with numerous roads, the shippers are comparatively independent, being assured of prompt service and reasonable rates through the rivalry of the transportation companies in their struggle to secure business. An excellent illustration of this has recently been brought to the public attention. The proprietor of a grain reducing mill in which is invested hundreds of thousands of dollars, and which gives employment to hundreds of men, removed his vast establishment from one of the smaller cities of the State to Indianapolis chiefly to secure the advantages of its unsurpassed railroad service. The conclusion that in the city with numerous railroads, the general prosperity must be far greater than in the city with few or but one, common sense shows to be the correct one. These facts, in truth, are so commonly recognized that they have almost become axiomatic. They are called to mind here simply to connect them directly with that other fact that Indianapolis has transportation facilities which in point of competition, of equipment, of wide ramifications, of short lines to the greatest cities and through the greatest agricultural and mineral regions, are unequalled on the continent. This is a strong assertion, but it is made with an abiding faith that it is true in



every particular and can be demonstrated. It should not be forgotten, either, that the value of the railroads to the invested interests of the city is a double one. The merchant not only may secure the most advantageous rates upon the wares which he imports, but the railroads enlarge enormously the terri-

chants. Every step in the rapid expansion of the industries, based on the natural resources of the State, enlarges and improves the markets which naturally belong to the Indianapolis merchants. The vigor and swiftness with which the natural wealth of Indiana is being developed, is described at length on other pages.



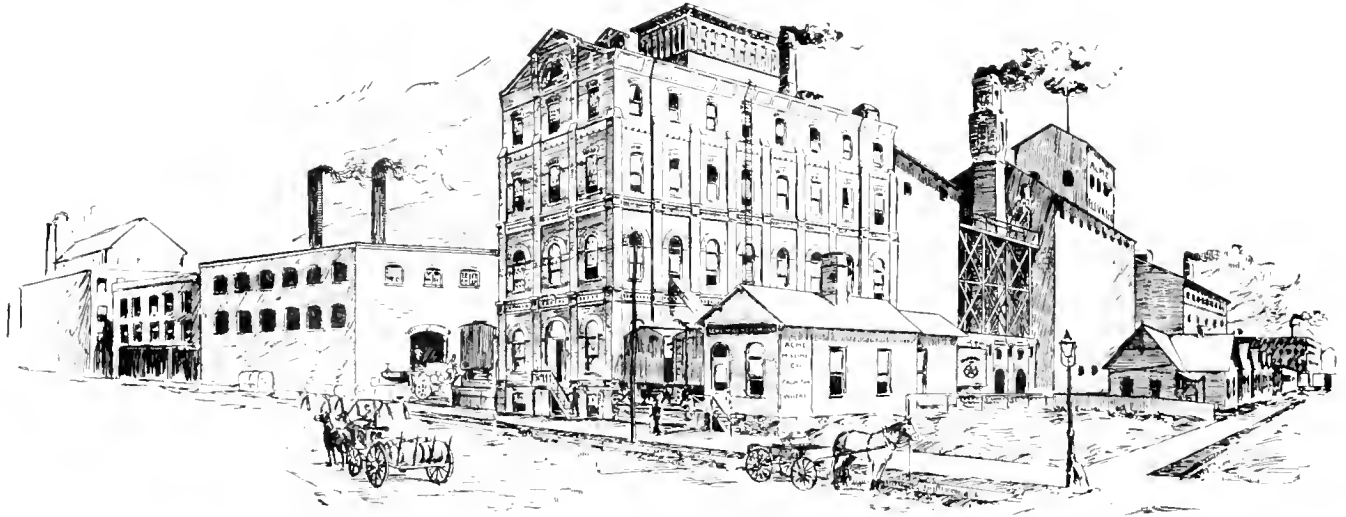
BATES HOUSE.

tory in which he may sell his goods. The development of the industries in the stone, coal, gas and oil fields brings into compact centers large and prosperous bodies of workmen and their families. These communities, in direct communication with Indianapolis, present an attractive and open field for her mer-

chants. What is true of the merchants, in regard to the expanding markets for their goods all around the city, is equally true of the manufacturers. An immense demand for supplies of many kinds comes from the busy territory which surrounds the city and in large degree is dependent upon it. Stone channelers,

stationary, portable and traction engines, drills, derricks, rope, chains, powder, dynamite, miners' tools, lumber, iron and steel tubing, hoisting machinery for mines, oils of various kinds, carts, wagons, trucks, carriages, cars, gas pipes of all sizes and in limitless quantity, apparatus for drilling gas and oil wells, tanks, pumps, wind-mills, harvesting machinery, threshers, plows, wheat drills, cultivators, and a vast variety of other agricultural implements, chemicals, cured meats, flouring mills,

manufacturer who would supply the ceaseless demands which come up from this industrial territory and to him who would purchase its mineral and agricultural products to convert them into finished wares, Indianapolis offers the best of all locations. The universal prosperity which has accompanied the manufactories now here is one very striking proof of the truth of this assertion. For several years the rule among Indianapolis manufacturers has been to enlarge their estab-



WINTER WHEAT MILLS.

saw-mills, feed-mills, machine-shop equipments, electric lights and motors, roofing materials, and an almost endless list of other manufactured articles are constant, never satisfied necessities. Indianapolis is in a position to answer these calls as no other can ever hope to be. She is the natural base of supplies for all the great and growing region around her, and is the natural market toward which its scores of busy communities turn with their wealth of raw material. To the man-

ufacturers every twelve or twenty-four months. The expansion of their business has brought a steadily recurring demand for more room and greater facilities. It is not believed that there is a city in the country which can show a higher average prosperity among its manufacturers in the last five years than can Indianapolis.

The items of cost in living, and the prosperity of the wage-earning classes in Indianapolis, may be considered together. All things have combined to make the

necessary living expenses in the city moderate. The fertility and extent of the agricultural region immediately around the city has been an important element in this. The level, high ground upon which the city is located has also had an essential part in producing the prevailing others. In every direction from the business heart of the community, therefore, the people live, not from necessity, but from preference. So wide a choice precludes the exorbitant rents which must always prevail where any particular portion of a city is preferable to all others



VANCE BLOCK.

conditions, because it allows so wide a choice in the location of residence additions. There is no single section of the city more suitable for residence than from sanitary or other reasons, and, also, prevents real estate from reaching unreasonable prices. With a circle of fine, high, well-drained land always surround-



IN FRONT OF THE COURT HOUSE.

ing the city, and inviting to suburban improvement, prices can not be forced above fair values. The result is that rents and real values in Indianapolis are lower than in any other city of similar size in the country.

A direct effect of these favorable conditions is seen in the lower wages paid working men in Indianapolis than in other large cities. Let it not be understood that this means an oppression of the employed classes; on the contrary, it is not believed that in any city in the country is labor better rewarded or more prosperous and contented. In cases wherein labor organizations fix the remuneration themselves which their members are paid, they allow lower wages in Indianapolis than in many large cities. The reason for this is that a dollar will go farther in payment of living expenses in this than in other cities. Following along the same line of inquiry, it is found that a surprisingly large per cent. of the wage earners of the city own their homes. So prominently has this come to be recognized that Indianapolis is frequently styled the "City of Homes." Through the beneficent influence of building associations, thousands of working men in Indianapolis possess comfortable homes and are numbered among the substantial, tax-paying, conservative class of the population. No one understands the value of this fact better than the employer of labor. He knows full well that the workman who owns real estate or has a little money in bank is not the

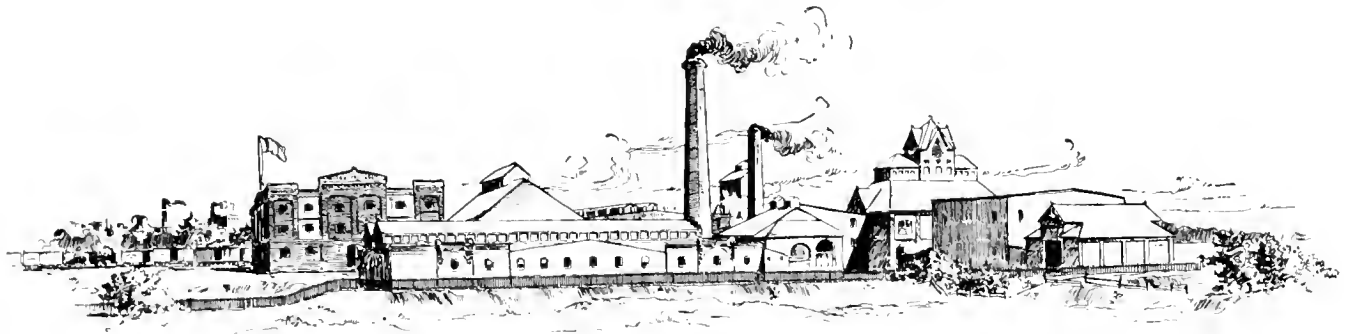
labor agitator. He is the last man to strike, is always an advocate of peaceable and conservative measures, has fair ideas of the rights of capital, respects the laws and holds a power for good over the drifting, shiftless, and sometimes reckless element, which may exert an undue influence in any body of employes. So general has the custom become for the wage earner to live in his own house, that there has grown up what might be called the saving habit among the employed classes. No sooner does the young man secure work at the usual wages, than he enters a building association and begins to lay by a portion of his income every week in anticipation of the day when he will need a home. The extent to which this practice is carried is shown in the statement that there are nearly one hundred building associations in Indianapolis, and that the stock actually carried by shareholders amounts to the enormous sum of \$20,000,000. This stock is carried by about 35,000 different persons. Certainly no more convincing proof of the prosperity of the wage-earning classes could be asked than this.

Another force in Indianapolis which is destined to augment in great degree the stability and efficiency of wage earners, and elevate the character of their services in intelligence and value, is the admirable manual training system carried on in connection with the public schools. The boy, while educating his mind, is educating his hands. Without extra cost, he enjoys the advantages of the

best of instruction in the mechanic arts and the use of standard tools and machinery. The purpose of the school is not simply to teach the boy a trade. He could get that as an apprentice. It is intended to teach him the underlying principles of things at the same time he is acquiring a knowledge of the tools with which he is to work. When a boy completes his course, he not only can produce creditable workmanship, but he can make his own drawings; can plan accurately what is the proper material to use, and how much of it; he will be

and becomes a co-worker. The employer can afford to pay him well, because he is worth more, twice over, than the man who picked his trade up in an unsystematic, disconnected way, and knows only the drudgery of it, relying on the foreman to do the thinking for him.

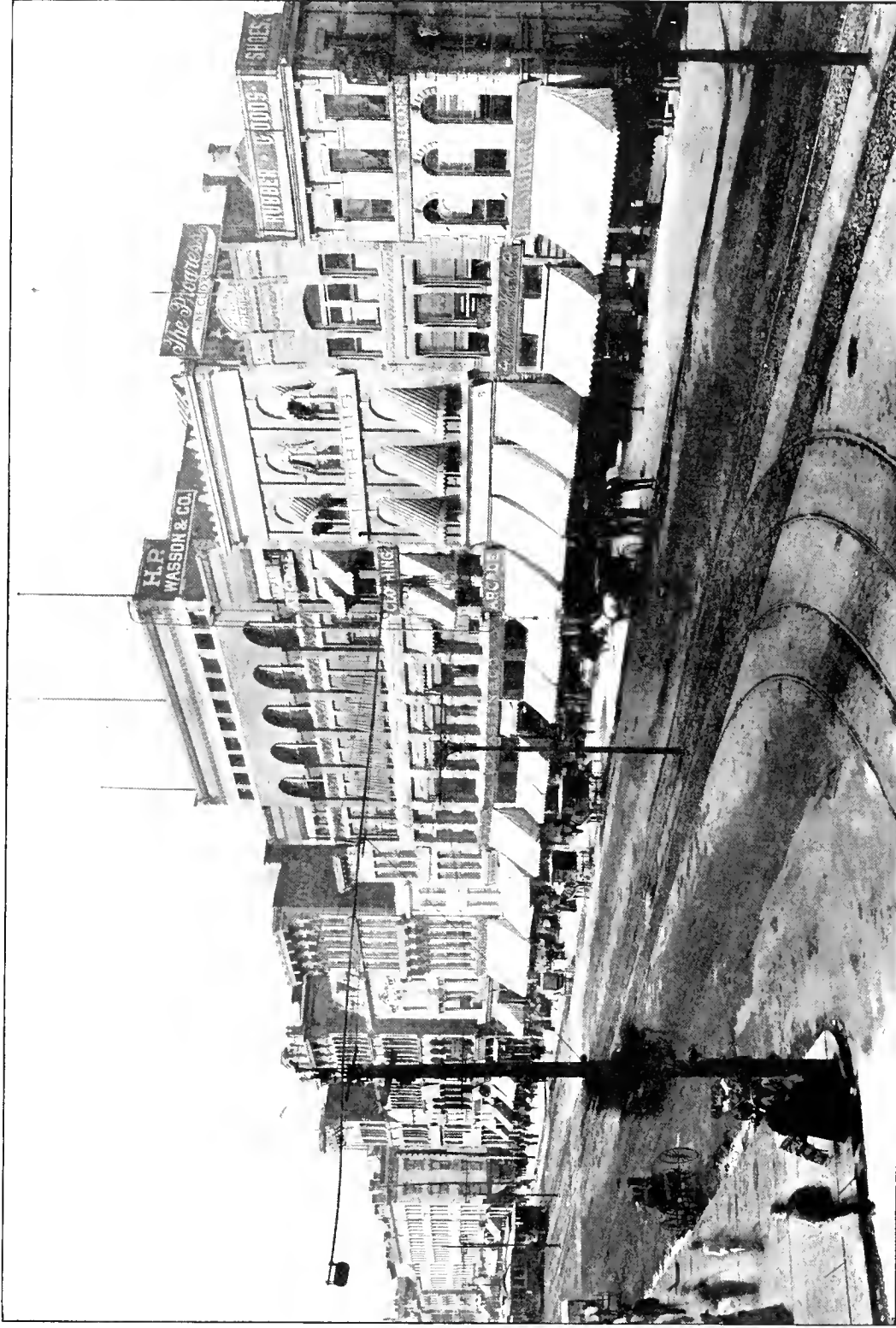
There are thoughtful men who see in education the solution of the labor problem. Lift the wage earner out of his ignorance and prejudice and narrow manner of life, these men argue, and the difficulties which threaten to overturn the industrial system will vanish, while



STARCH WORKS.

able to compute the strain which will fall upon the various parts of a machine or structure of any kind which he may build; he will have a working knowledge of physics and chemistry and higher mathematics. An artisan who has had such a training as this school gives, as a foundation for his trade, is able to carry an important work from beginning to end, without the constant supervision and direction ordinarily essential among bodies of workmen. He is valuable above all other classes of labor to his employer. He rises above the plane of the menial

any changes dictated by experience in the relations between employer and employed will be achieved as smoothly as water adjusts itself to inequalities of surface. This attractive theory, it is believed, will in time be in some degree put into practice in Indianapolis, the chief agency in introducing the desirable conditions hoped for being the city's manual training system. It is not commonly understood how extensive are the resources of this department of the school system. Were such a school endowed by private means with a foundation of one million dollars, interest in



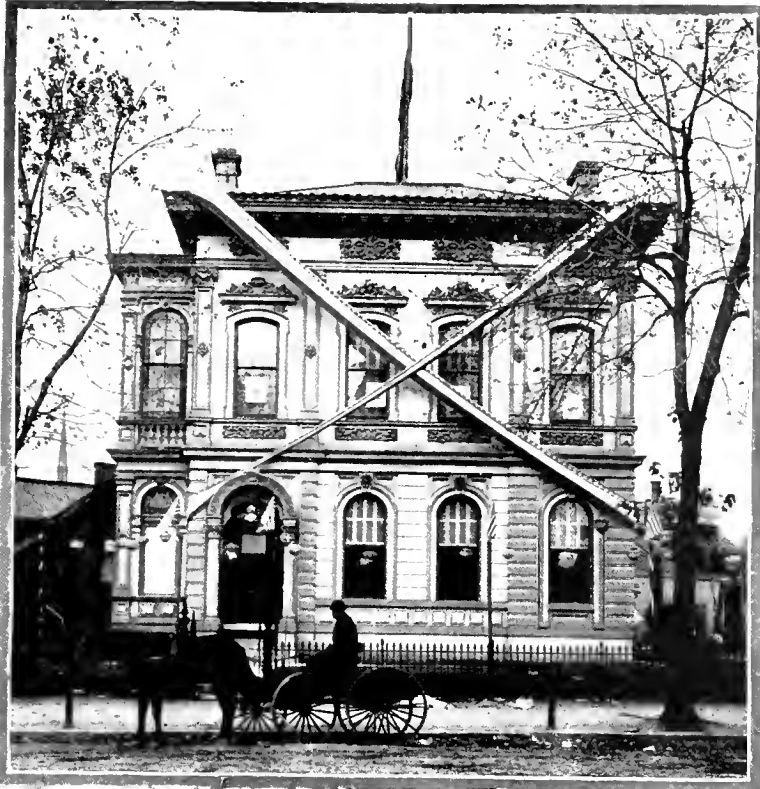
WASHINGTON STREET FROM MERIDIAN.

the institution and comment upon its promising future would be aroused all over the country. This precise endowment the school has in effect. The statute creating the technic school in Indianapolis authorizes the conversion of a revenue to its maintenance as great as would be produced from an endowment of one million dollars.

The indirect agencies which may be counted upon to be of assistance in the era of business expansion which is dawning upon Indianapolis are numerous. Two which are worthy of especial mention are the banking facilities and a public spirit friendly to incoming investment and enterprise. The banks of the city are considered thoroughly safe. In all the panics and heavy failures in Eastern cities in years, when Western banks, through unfortunate connections, have fallen, when money was locked up and loans were called in, the Indianapolis banks have stood unshaken. Not a breath of suspicion has been whispered concerning the soundness of any of them. As an evidence of the new leaven which is now working in the city, the fact may be cited that the bank clearings are increasing at the rate of over fifty per cent. per annum, and the deposits almost as fast. The banks bear the reputation of being liberal, though entirely legitimate in their methods.

The attitude of public sentiment inevitably has much to do with the popularity of a city as a location for the investment of capital from abroad. Capital is proverbially sluggish in its move-

ments, and cautious in the extreme. It is not likely to go where it is not wanted, or where it may be burdened unjustly or fettered by petty legal enactments. Indianapolis was never disposed to repel foreign capital, or to burden it heavily in any way. But there was a period during the lethargy which succeeded the disastrous panic of the seventies, when no effort was made to induce capital to come to Indianapolis, and no welcoming hand or word was extended when it came. That period is gone by. The city is awake in every fiber. She not only welcomes capital to-day, but goes abroad inviting it to come. She can offer it advantages to be found nowhere else, and takes distinct pleasure in publishing the fact to the world, repeating it and ringing the changes upon it. The Board of Trade and the Commercial Club are organized expressions of this sentiment. The Commercial Club, with its one thousand members, sprang into existence with the public weal its sole object. The Board of Trade is the older and more conservative body. Each organization fills its place, and is essential. The two are not rivals; they are supplementary to each other. The younger body is impulsive, vigorous, full of spirit and ambition. The older is no less vigorous or ambitious, but it is not impulsive. It is staid, and moves more slowly. It might be said to represent the second thought of the community, while the Commercial Club expresses the impulses and aspirations. Both are financially of the highest



COLUMBIA CLUB

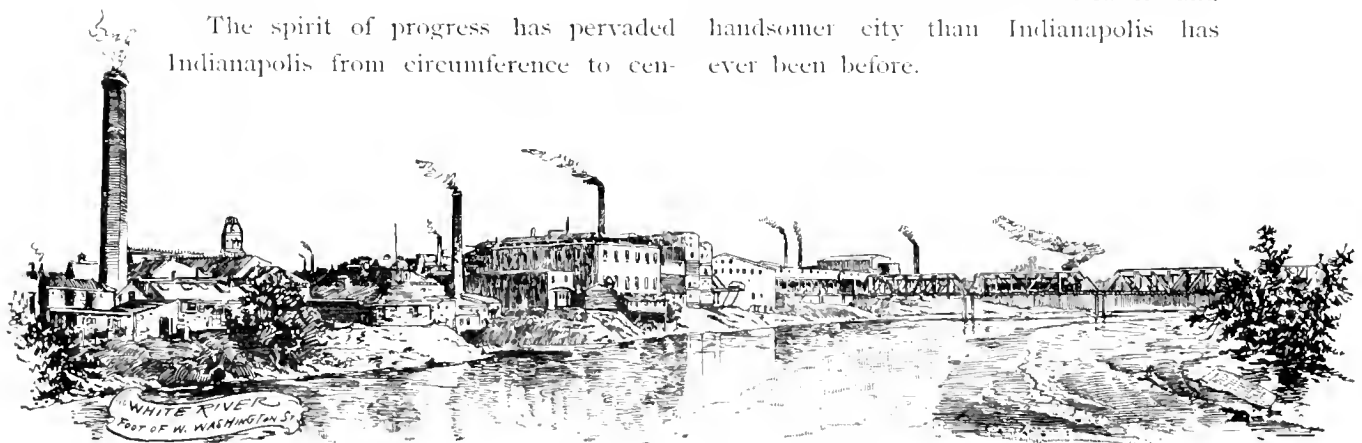


MARION CLUB

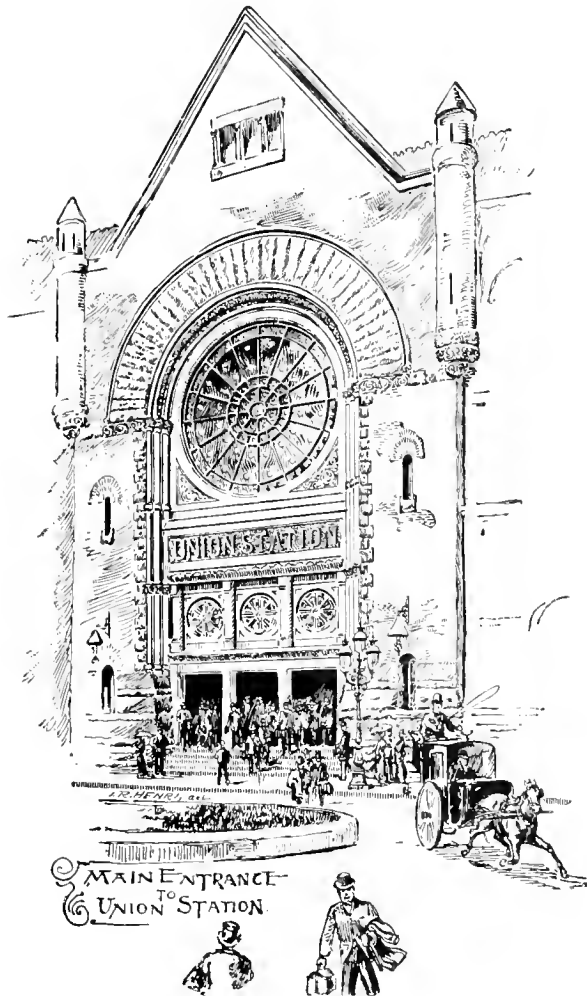
standing, and are fine examples of the result of public spirit controlled by great administrative ability. Both spare neither pains nor expense to forward the city's interests, and both are themselves the best of advertisements of the city's spirit and commercial aggressiveness. Capital is invited to come, and is assured a royal welcome when it accepts the invitation. But, while the welcome is hearty, it can be only a manifestation of good will; it can not assure profits nor declare dividends. It is upon the solid, unchanging mercantile and industrial advantages which the city has to offer that incoming capital must ultimately depend. To these the city confidently refers all comers, complacent in the knowledge that they can not be excelled elsewhere.

The spirit of progress has pervaded Indianapolis from circumference to cen-

ter. It may be felt in the air. It is made manifest in the great movement toward better municipal government; in the inauguration of an extensive and costly system of street paving; in the preparation and adoption of a comprehensive scheme of sewerage; in the improvement in the character of the business buildings erected; in the expansion of the city's retail and wholesale districts; in the widespread quickening in the manufacturing interests; in the beginning of a series of massive viaducts to span the railways passing through the city; in the demand for improved street car facilities, including rapid transit; in the general introduction of electricity, not only for light, but power; in the unanimous demand for a better and more attractive and cleaner and handsomer city than Indianapolis has ever been before.



INDIANAPOLIS AS A RAILROAD CENTER.



MORE than to any other single influence, Indianapolis owes her prosperity to railroads. As has before been remarked, her history as a place of commercial and industrial importance began with the completion of her first railroad, the old Madison line, which connected the capital with the Ohio River, and thence by water with the outside world.

This was slow and circuitous, to be sure, but it was so wonderful an improvement over all that had gone before that business sprang with a bound into an activity which the town had never more than dreamed of before. There are many persons living in Indianapolis to-day, and persons good for years of life yet, who were in the crowd which gathered to see the first train come in on the new road. What an incredible advance has been made in the less than half a century which has elapsed since that day! Instead of one road without connections, the city now has sixteen roads, radiating in every direction, and, with their connecting lines, giving Indianapolis direct communication with every corner of the continent.

It were not easy to speak too highly of the importance of the city of Indianapolis as a railway center. Roads extend in every direction, and are numerous enough to insure competition in all. The sixteen lines entering the city are the Panhandle, to Pittsburg and the East; the Jeffersonville, Madison & Indianapolis; the Big Four (C., C., C. & St. L.), to Cincinnati; the Big Four, to Columbus; the Big Four, to Cleveland; the Cincinnati, Hamilton & Indianapolis; the Vandalia; the Louisville, New Albany & Chicago; the Indianapolis & Vincennes; the Cincinnati, Wabash & Michigan; the Pennsylvania, to Chicago; the Lake Erie

& Western; the Big Four, to Chicago; the Peoria & Eastern; the Indianapolis & St. Louis; the Indianapolis, Decatur & Western. These roads are so situated that in whatever direction passengers or freight may be transported, they receive the advantage of competition, and have a choice of routes. To the north, five roads are to be selected from; to the east, the shipper may choose among six roads; to the south, five roads are open and competing for business; to the west, choice may be made from nine routes.

The advantage which this intense competition offers to shippers need only be mentioned to be appreciated by men of experience.

As a distributing point for manufacturers and others whose products or wares must go to all parts of the country no city in the United States offers equal opportunities. The location of the city midway between the East and West and the North and South gives it peculiar strength as a center of distribution. Goods loaded upon the cars in Indian-

apolis reach their destination, on an average, quicker than from any other city in the country, and, consequently, at smaller average transportation charges. While shipment from surrounding cities may reach certain sections of the country more quickly than from here, from no other point will the average time be so short. The importance of Indianapolis in this particular has not been fully appreciated; but within a year or two, extensive manufacturers in Chicago and other cities have established distributing stations here. The city is destined to grow to large importance in this as its facilities become better understood.

Reverse now the view, and regard Indianapolis, not as a distributing center from which railroads lead to every point of the compass, but, instead, con-



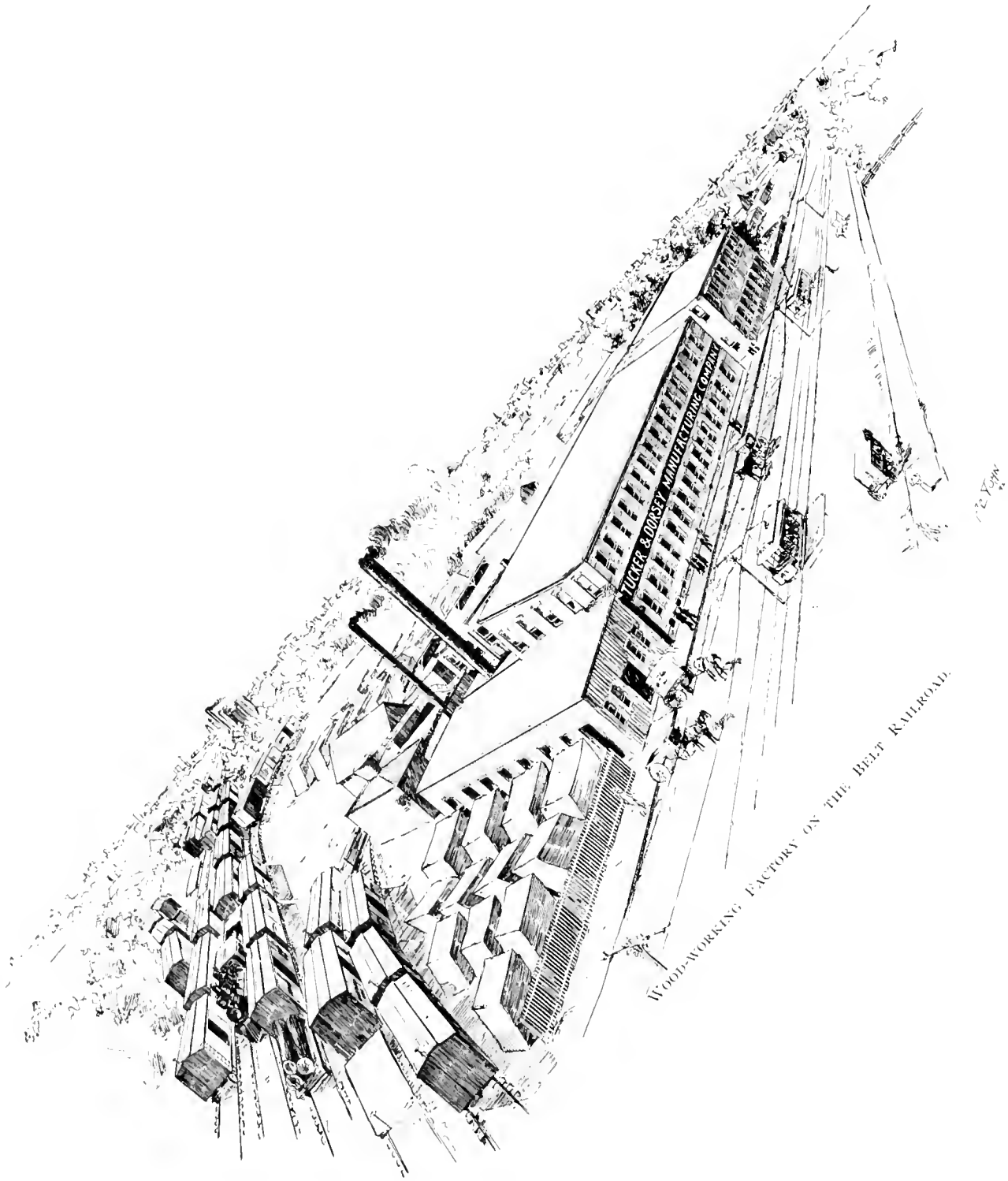
A DISTRIBUTING WAREHOUSE.

sider it as a great central station into which lines of railroad from the remotest corners of the country directly extend. Here unfolds to the mind a vast new field of contemplation. Indianapolis, by the same agency which makes it a great base of distribution, becomes a focus for the wares and products of the entire country. The North and South, the East and West, meet quickest and most equitably here, with a fair division of the costs of transportation. The varied materials which are united in manufactured wares can be most cheaply and quickly assembled here. Capital is, first of all, conservative and slow to move, and the opportunities which the chief city in Indiana offers in recent years for its profitable and safe investment are only fairly begun to be realized. All the advantage which obtains from being in close and ready communication with other cities Indianapolis is fitted especially to give. She is encircled by a chain of cities, all within a few hours' travel of her. See the links in that chain: Chicago, St. Louis, Evansville, Louisville, Cincinnati, Columbus, Pittsburgh, Cleveland, Toledo, Detroit and Grand Rapids. All are connected with the central city by direct lines of railway, and in a great many instances the shortest route from one to another is through her borders.

The importance of the lines of railway which meet in Indianapolis is a topic worthy of more than incidental mention. Upon the extent and connections of those roads depend the reliance which may be accorded to the assertions

which have just been made concerning the superiority of Indianapolis as a center of distribution and a point easy of access from every quarter of the Republic. Look for a moment, therefore, at the list of railroads which enter this city. The Pennsylvania system, the greatest combination of railways in the world, has in Indianapolis its Western center of radiation. From here lines belonging to the system radiate in four directions. One branch extends to Chicago, another to Louisville, another to Vincennes, and the fourth, which is the main stem, eastward to the great cities of the Atlantic coast. These divisions intersect and connect with other great systems, such as the Louisville & Nashville, the Chicago & Northwestern, the Chicago, Burlington & Quincy, the Chicago, Milwaukee & St. Paul, the Lake Shore & Michigan Southern, etc., so that it is difficult to discover any limits to the territory with which Indianapolis has prompt and constant communication.

Then there is the Cleveland, Cincinnati, Chicago & St. Louis system, commonly called the Big Four. Of its thousands of miles of road this city is the center, seven of its divisions converging here. The seven reach to Cincinnati, Columbus, Cleveland, Grand Rapids, Chicago, Peoria and St. Louis. The Lake Erie & Western system, while not so extensive as the Pennsylvania or the Big Four, yet reaches to Toledo, Detroit, Ft. Wayne, Chicago and Peoria, and pierces the richest portions of the great Indiana and Ohio gas and oil fields. The Cin-

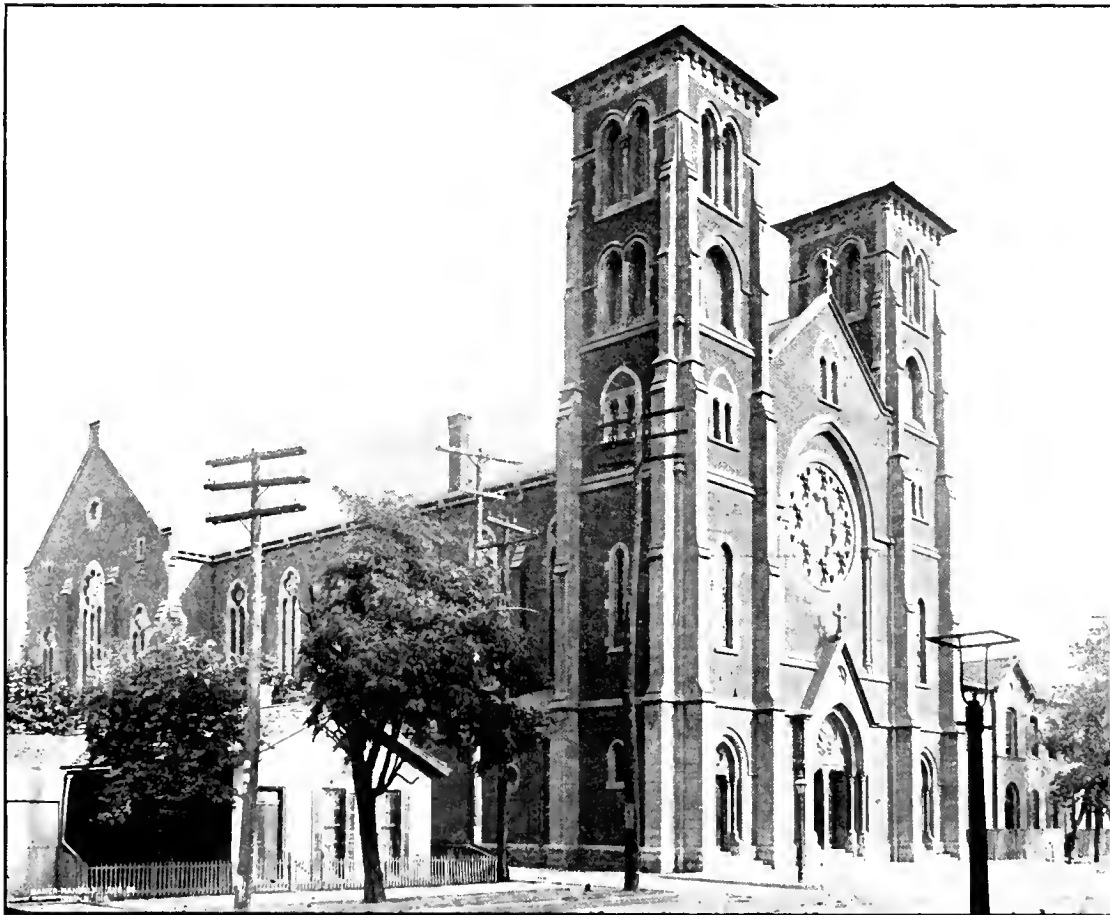


WOODWORKING FACTORY ON THE BELT RAILROAD.

cincinnati, Hamilton & Indianapolis is an important division of the Cincinnati, Hamilton & Dayton system, and is a competitor for business to Cincinnati, Toledo and Detroit. The Louisville, New Albany & Chicago system connects Indianapolis with the cities named in its title. The Vandalia is the chief trunk line between this city and St. Louis and the West, and is in such close combination with the Pennsylvania system that to all purposes it is a part of it. The Indianapolis, Decatur & Western

road, while not an integral part of any great system of railways, is an important line, connecting the capital of Indiana with the finest agricultural lands in Illinois. A new line, which will connect the city directly with the rich mineral and timber land of Kentucky, Tennessee, Alabama and other Southern States, is projected and in the hands of men who fully appreciate its importance.

In another way the railroads have done much for Indianapolis. This is by



ST. JOHN'S CATHEDRAL, (CATHOLIC).

Nearly Two Hundred Thousand People Crossed
into the Mammoth cave here and looked
at the bones of the Mastodon.

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1. The first step in the process of creating a new product is to identify a market need. This is often done through market research, which can involve surveys, focus groups, and other methods of gathering information from potential customers.

2. Once a market need has been identified, the next step is to develop a concept for the product. This involves brainstorming ideas and determining the key features and benefits of the product.

3. The third step is to create a prototype of the product. This can be done using a variety of methods, including 3D printing, computer-aided design (CAD), and other manufacturing techniques.

4. The fourth step is to conduct a feasibility study. This involves evaluating the technical, financial, and market viability of the product.

5. The fifth step is to develop a business plan. This document outlines the company's goals, strategies, and financial projections.

6. The sixth step is to secure funding. This can be done through a variety of sources, including venture capitalists, angel investors, and crowdfunding.

7. The seventh step is to manufacture the product. This involves setting up a production line and ensuring that the product is manufactured to the highest quality standards.

8. The eighth step is to launch the product. This involves marketing the product to the target market and ensuring that it is available to customers.

9. The ninth step is to monitor the product's performance. This involves tracking sales, customer feedback, and other metrics to ensure that the product is meeting its goals.

10. The tenth step is to iterate on the product. This involves making improvements based on customer feedback and market trends.

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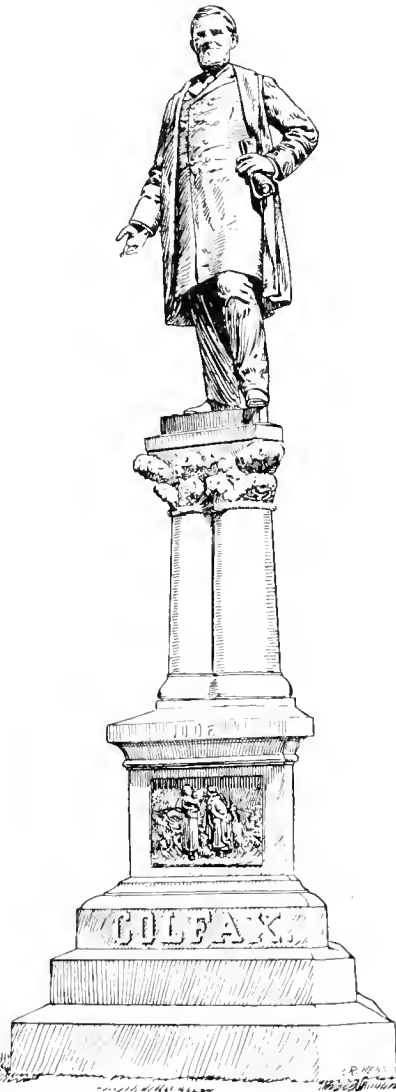
the establishing here of shops, and the employment of an army of men in them and the yards and train service. The Pennsylvania, Big Four, Indianapolis, Decatur & Western, and Union Railway companies have extensive shops here, which give employment to many hundreds of men and cause a distribution of over \$60,000 a month in wages. The salaries and wages paid to officers and clerks and train and yard men who have headquarters here amount to fully as much more. The money paid out for supplies is several hundred thousand dollars annually. Taken altogether, the railway establishment of Indianapolis, for its own maintenance, pays out in the city yearly no less than two million dollars in cash.

The Belt and Union railways can not be left out of consideration in any impartial statement of the city's railroad interests. During the panic following the "flush" times of the early seventies the building of the

Belt road was undertaken as much for the purpose of giving employment to idle workmen as for business investment, although the men in control of the enterprise saw in it future profit. But even

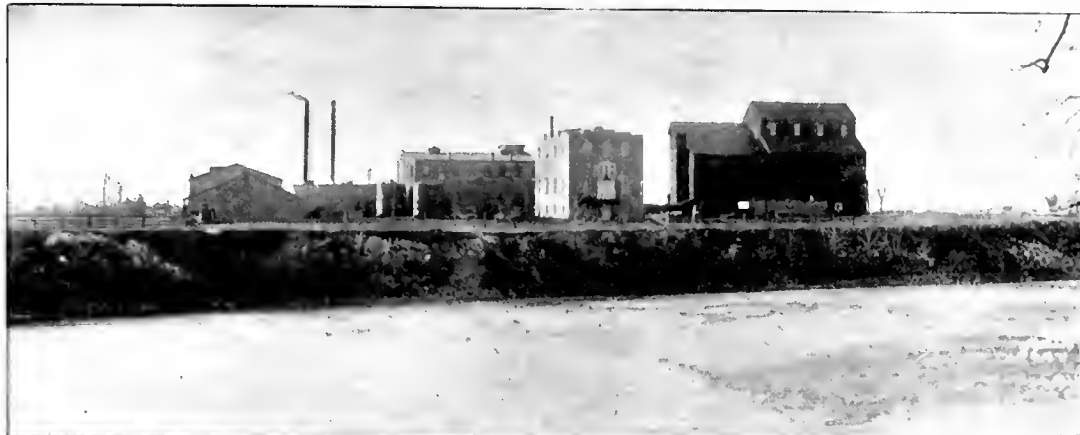
the most sanguine friends of the Belt road had no idea of the sudden bound into prosperity which it was to make. At once, almost, it became a great factor in the city's business life. As it is to-day, the Belt is a double-track railroad thirteen miles long, intersecting every railroad, and giving to each easy access to the large manufacturing factories which have grown up along its route. The Belt is indeed a boon to manufacturers. They are by it enabled to occupy the cheaper ground away from the center of the city, and to have the benefit of a situation not only upon a railroad, but practically upon all

the railroads centering here. A system of switching and trackage charges has been adopted which brings a car from any road to any manufacturer's door at a



nominal cost. Every year sees new manufacturing factories located upon the Belt, and by the close of the decade the road will present the appearance of a Titan's rosary strung with manufacturing insti-

freight trains crept like huge snails across busy thoroughfares. The lessening of the degree of danger to human life by the keeping of the trains outside the city is also an important consideration.

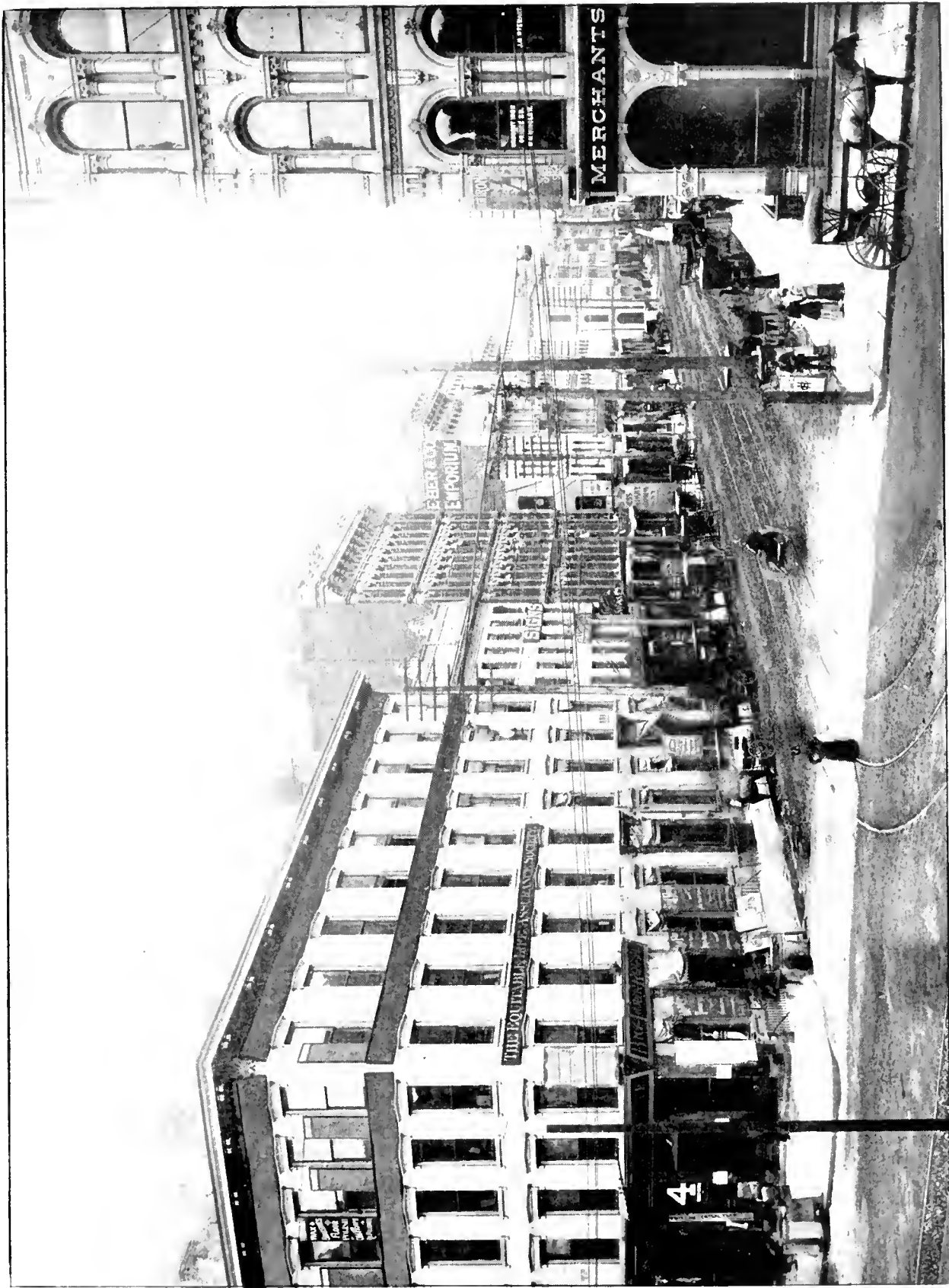


LINSEED OIL WORKS ON THE BELT RAILROAD.

tutions. In a word, the impetus which the building of the Belt road gave to manufacturing in Indianapolis has exerted a force beyond calculation.

Another, less important, but noteworthy benefit derived from the construction of the Belt road was the relieving of the tracks inside the city of the obstruction which was certain to be very serious were all the freight moved over them. Now, only freight collected from the depots or destined for points within the city is allowed inside the circle of the Belt. All through freights are moved around the city upon the Belt, and from it switched upon the roads to which they are consigned. This leaves the downtown streets which are crossed by railroads open for the use of the people most of the time, a condition best appreciated by those who have experienced the vexation of waiting while long

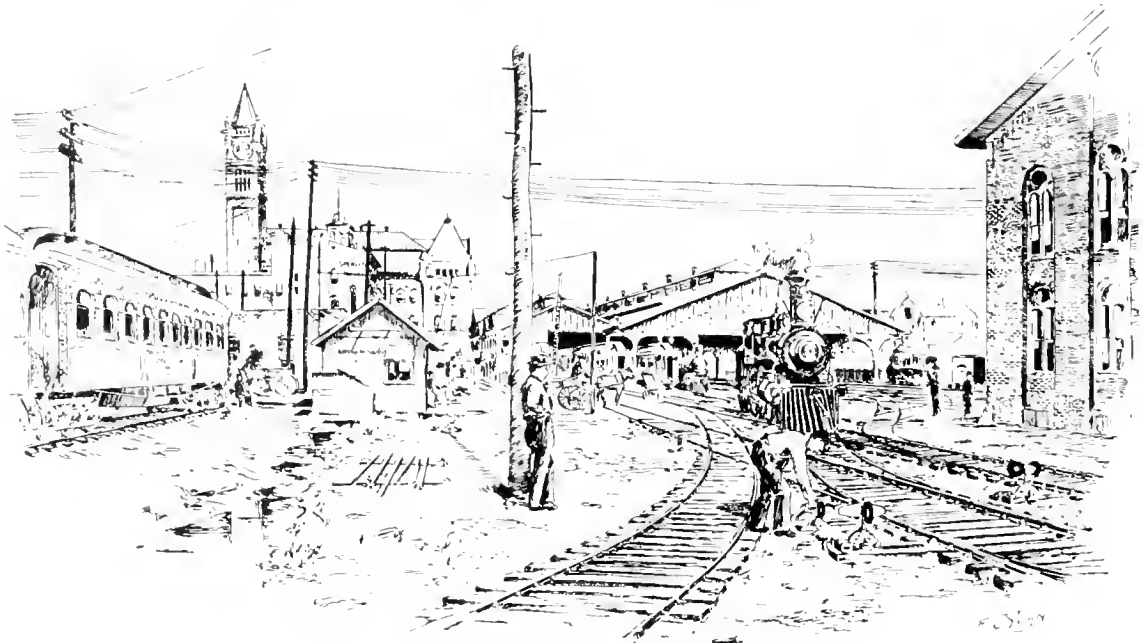
The arrangement by which all passenger trains on all the sixteen roads entering Indianapolis are brought into one magnificent union station in the very heart of the city must not be overlooked in this record of advantages. The Union Railway Company is a corporation of which the stock is owned by the railroad companies occupying the Union Station and tracks. Thus the station is entirely in the control of the companies using it, and each occupant pays for the privilege according to the number of cars it runs over the Union tracks. There is no finer nor more convenient and beautiful railway station in America than the Union Station in Indianapolis. An average of about one hundred and twenty passenger trains enter and leave the station every day, and it has been estimated that twenty-five thousand passengers pass through the station daily. The Union



SOUTH MERIDIAN FROM WASHINGTON STREET.

tracks are spanned at the crossing of Virginia avenue by an imposing, massive viaduct, of solid masonry and enormous steel girders, and at the Illinois street crossing a tunnel for vehicles and pedestrians passes under the tracks. These are but the beginning of an extensive system of viaducts which in time will entirely remove from the public the danger and inconvenience of trains moving inside the city. Indianapolis has been well called the

"Railroad City." She has done much for the railroads, and they have done much for her. At her bidding they carry the products of her industries to distant markets and bring in return the varied stores which administer to her wants and pleasures and augment her wealth. Through them her proud position of "gate-way" between the East and West becomes a living force exerted in her upbuilding and prosperity.



LOOKING EAST TOWARD THE UNION STATION.

GENERAL REMARKS ABOUT RESOURCES.



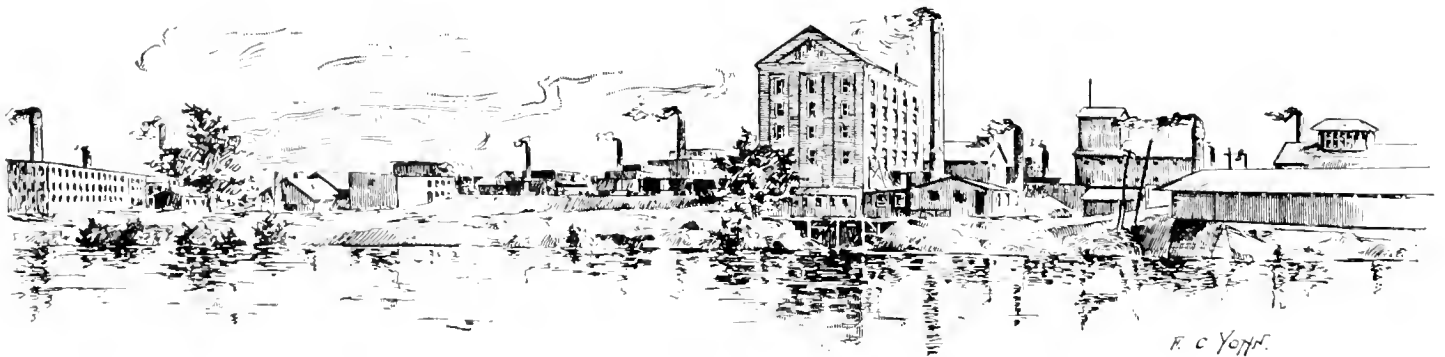
CITY can not feed upon itself and prosper. While its varied interests are in large degree interdependent, and no one of them can suffer seriously without direct or indirect injury to the others, the general condition of the entire community is ultimately dependent upon resources not arising from the inside workings of society, but originating outside of and distinct from them. Trace any element of material wealth back to its primal source, and you find it springing from the earth. But the earth does not yield its riches equally from every portion of its surface. It has its deserts, its regions of ice, its areas rich perhaps in some one product, but devoid of others. Again, a territory may exist in which the elements of wealth are crowded together in profusion. In the general distribution of the human race over the earth's surface all peoples can not share alike in what Nature has to give. The Eskimo in his hut of snow knows nothing of the luxuriance and ease which the native of the tropic enjoys; nor do the inhabitants of either extreme of climate know of the thrift and vigor of mind and body which has made the races peopling the temperate zones the most powerful and enlightened of human kind. In a smaller way, every community is in chief part dependent upon its circumadjacent natural resources for its material condi-

tion; and the degree of its prosperity or poverty is in accordance with the plenitude of Nature's surrounding provision of wealth-producing materials. A city whose wealth springs from some single possession may grow great and strong, but there is always ahead of it the possibility that its source of strength may fail and its prosperity vanish. Cities, populous and rich, have arisen in regions where mines have poured out precious minerals, or where oil wells have brought localities into sudden prominence. The mines have failed, the wells have emptied the reservoirs from which they fed, and the cities have sunk down in ruins and have been almost forgotten. It is the communities which draw from many and varied sources of wealth that have the certainty of growth and power through all time to come. The draught upon any single factor of prosperity is then not so relentless, and the failure of any one source of supply, should it occur, can not prove disastrous to the general weal.

Upon the broad foundation of a multiplicity of natural resources, coupled with the industrial and commercial aggressiveness of a people trained in self-reliance and economy, Indianapolis has grown to greatness, and has established her faith in the future. Certainly few cities have grown up among more advantageous natural surroundings. Set in the midst of


a territory embracing many thousands of square miles of the finest agricultural land on the globe, it would not have been surprising had a flourishing city arisen with no other elements of support than those coming from the cultivation of the soil. But there were other agents of wealth all about, any one of which might have served as a foundation for a prosperous commercial and manufacturing center. In every direction Indianapolis may reach out and almost at her doors gather up the riches which have been lavished about her. Forests of hard wood; limitless beds of coal; hundreds of square miles of stone, unexcelled for architectural uses; inexhaustible supplies of stone, easily converted into the finest quality of lime or hydraulic cement; great beds of kaolin, as yet almost undeveloped, but destined to create wealth and extensive industries in a few years; clay in all directions, suitable for the manufacture of every kind of brick, from the fine-grained and delicately moulded

terra cotta to fire-brick and paving-brick, hard and enduring as granite; white sand in vast deposits, almost pure silica, and unsurpassed for the manufacture of glass; natural gas, the most perfect fuel ever known; and oil fields extensive and rich; these resources, with the exception of timber and the common brick clay, lie comparatively undeveloped by man. The next decade will witness a growth in the industries connected with the stone and clay and sand deposits of Indiana that would have seemed incredible to the Indian of ten years ago. Of the development and prosperity which have already come, Indianapolis has been the center, and in that infinitely greater expansion and wealth which are to come in the future she will continue the sharer and chief city. Every factor which builds up the State adds to the welfare of its principal city and commercial and industrial center. Just as in the past all roads were said to lead to Rome, so now it may be said that all roads in Indiana lead to Indianapolis.



NEAR THE OLD COVERED BRIDGE.

AGRICULTURAL AND HORTICULTURAL.



NDIANAPOLIS is doubly fortunate in the provision which Nature has made for her. She not only has a rich soil suitable for profitable agriculture overlying the greater part of her area, but beneath the soil has nameless stores of coal, stone, gas, oil, kaolin, etc. Of the native wealth beneath the surface something is said elsewhere; of the agricultural opportunities and products of the State it is purposed to speak here. To say all that might be said on this subject would alone require much more space than can be given to it at this time. Only the merest outline of the facts can here receive mention.

The early settlers in Indiana regarded the State as destined to be purely agricultural. They knew nothing of the mineral wealth beneath their farms, and did not even care enough about it to make investigation. In very truth, the stone and coal and fire-clays which now are of untold value could not have then been much utilized, even had the extent of their deposits been known. To make such things valuable there must be railroads and cities, populous communities and capital ready for investment. But every pioneer recognized in the level surface of the State, with its deep, black soil covering forest and prairie, and its numerous streams furnishing a never-failing water supply, a future agricultural

empire. So it was that the sparse population of fifty years ago tilled the soil. The farmers of those early days were in no sense specialists. The men who gave their entire attention to raising cattle, or horses, or hogs had not yet come west. The pioneer did a little at all branches of agriculture. A few acres of wheat, somewhat more of corn, a potato patch, a cow or two, a team of scrawny horses of different sizes and modes of locomotion, and half-a-dozen thin, sharp-backed hogs, running wild through the fall and put into a pen and fattened a few weeks before being killed for the year's meat supply; that was about the year's result of the farming operations of the average contented, hard-working farmer of half a century or more ago in Indiana. Yet it was not a life to look back upon with pity. There were frequent social amusements in every community: the log-rolling, the house-raising, the quilting, the corn-husking, the apple-cutting, the camp-meeting, the singing-school and the spelling-bee. The people were hospitable, generous, honest, industrious; ate plain, substantial food, wore plain, healthful clothing, and, altogether, lived wholesome, useful lives. There were no means of transporting crops of grain or droves of live stock to distant markets. Accordingly, people produced only what was likely to be needed by themselves or their neighbors. A system of exchange and barter in



THE STATE HOUSE.

many communities almost took the place of money, which was very scarce. The wheat and corn were ground at neighborhood mills, primitive affairs, driven by water or horse-power. Frequently a man who went to mill would be required to hitch his own horse to the horse-power and drive him round and round while the miller attended to the grinding of the grain. An old anecdote, doubtless

was exhausted. Then he went over and looked at the tiny stream of meal, about as large as a knitting-needle, running down into the half-bushel measure.

"I could eat the meal as fast as your old mill grinds it," the boy finally remarked, in a tone of profound disgust.

"Oh, yes; I suppose you could, for awhile," the miller answered, confident in his superior wisdom. "You might for



APARTMENT HOUSES, NORTH ILLINOIS STREET.

familiar to thousands, illustrates well the slow, unsatisfactory progress which the rude mills of those days made in disposing of their grists:

A boy went to mill with a sack of corn slung across his horse's back. The miller emptied the corn into the hopper, started his lazy old horse to moving and the rumble of the mill-stones began. The boy stood around until his patience

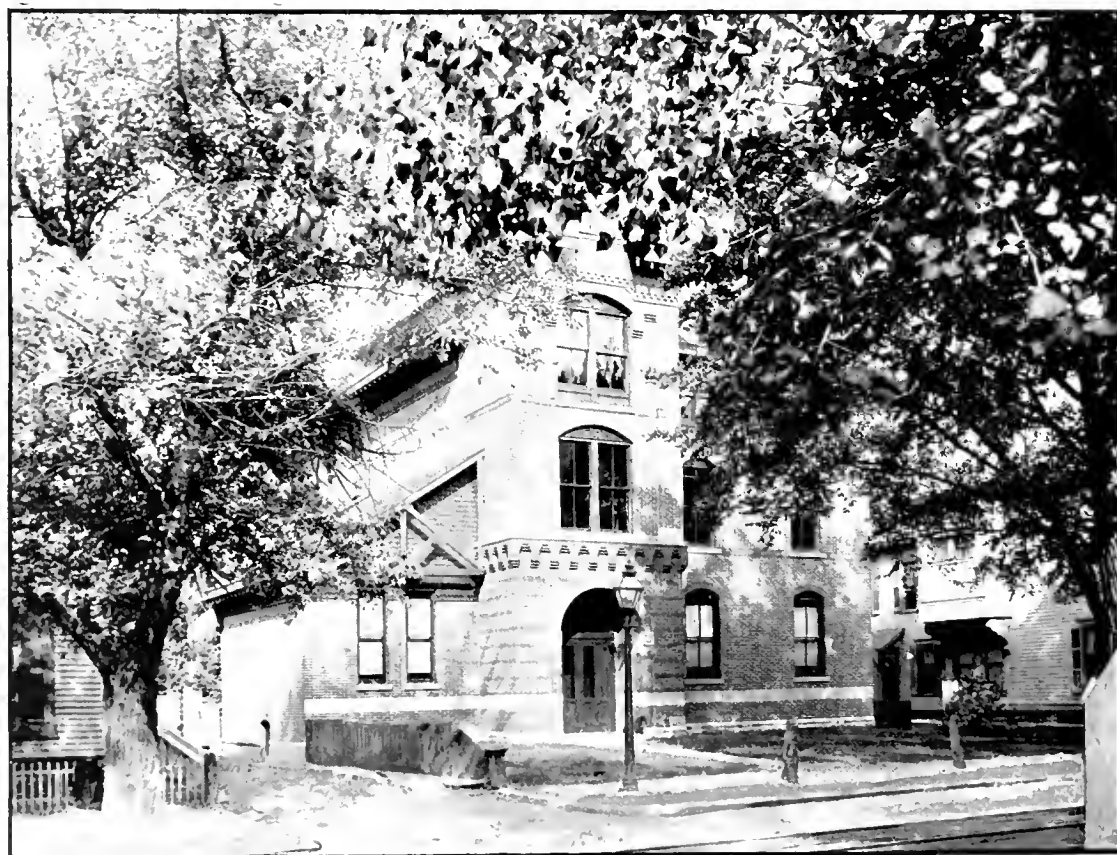
awhile; but how long could you keep it up?"

"How long?" retorted the lad, in fine contempt. "Why, till I starved to death."

The great advancement of Indiana as an agricultural State began at about the same time that railroads first appeared in the State. Railroads connected the farms of the West with the markets



GRAND HOTEL.

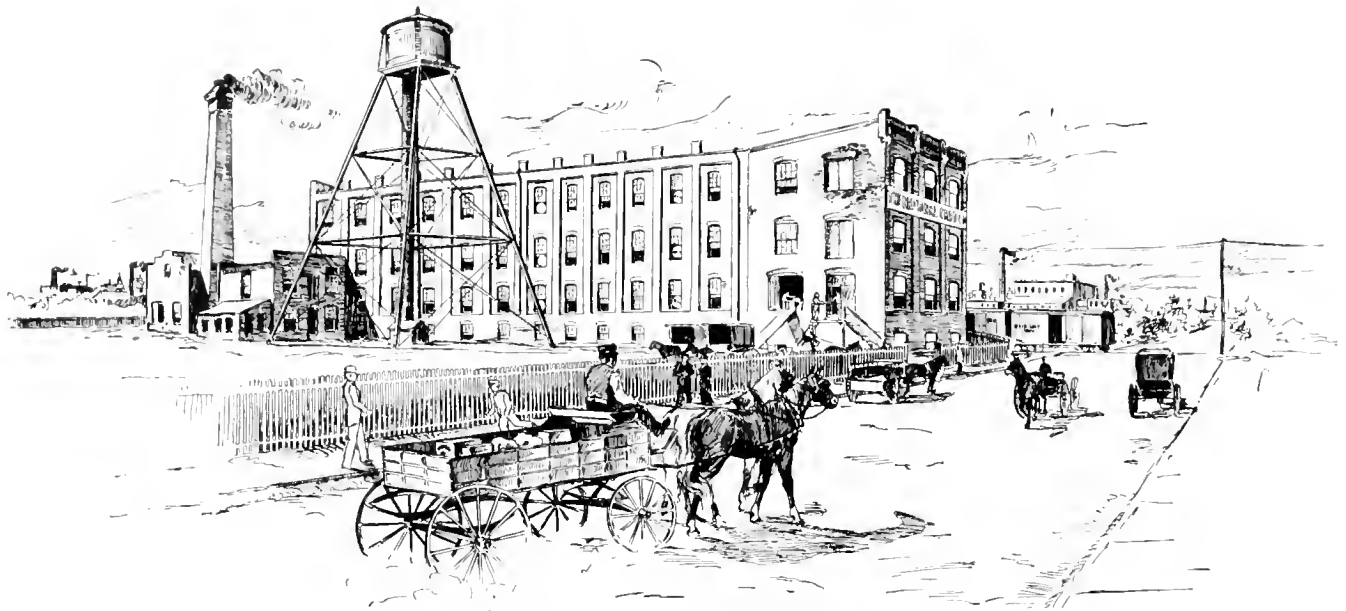


GIRLS' CLASSICAL SCHOOL.

of the East, and what was of scarcely less importance, connected the manufactories of improved farming implements in the East with the market for their products in the West. Thus the railroads brought a double benefit to the young State, and she began to flourish exceedingly. Her farms began to be better kept and larger, and to wear an air of new thrift and prosperity. Farm houses of a better character appeared, with barns and out-buildings as well. The plows with wooden mold-boards gradually disappeared, those of steel and cast iron taking their places. More attention was paid to the breed of horses, cattle and swine, because, after the Eastern markets were brought into reach, it was found that stock of good breed and appearance commanded better prices and was always in demand. The same principle was found to apply to grain. Thus corn and wheat fields not only grew larger and more numerous, but the quality of the grain improved and the yield per acre increased. In the last twenty-five years Indiana has come forward to somewhere near the rank she is destined to hold among the States of the Union as a producer of grain. This is not true as regards live stock, as in that Indiana is now going ahead more rapidly than ever before, and it is almost certain that she will eventually equal or lead all other States in the raising of horses, and perhaps of fine-blooded cattle and hogs. In the production of wheat Indiana has led all other States, never falling below second or third place in the line. She

nearly or quite equals in her wheat crops the great Northwestern States, whose chief and almost only product is wheat. And yet wheat is not Indiana's chief product. Corn is the chief. Over a hundred million bushels of corn are raised in this State every year. Indiana, in truth, with her corn crops, is among the leaders of the great corn-growing States, and with her wheat crops is at the head of the wheat-raising States.

From the first early settlements in Indiana corn has been the staple of production. The rich river bottom lands, of which the State has a large area in the aggregate, are peculiarly suited to the raising of corn. Their soil is a deep black loam of almost inexhaustible fertility, and over a large per cent. of it the streams rise in times of high water and deposit new stores of richness sufficient to recompense for the loss by cultivation. The uplands, too, yield heavy crops of corn year after year, some farms being as generous in their returns as ever after half a century of cultivation. It is in the river and creek bottoms, however, that the greatest crops of corn are raised. It is nothing unusual—in fact, it is common—for corn grown in the bottoms to yield a hundred bushels to the acre, and instances may be gleaned in almost any lowland community of corn crops ranging as high as one hundred and twenty-five bushels to the acre. Of the huge corn crop harvested every year in Indiana a comparatively small proportion is shipped outside the State. The greater part is not even removed from



FACTORY ON THE BELT RAILROAD.

the farms where it grows. Experience has shown the farmer that his corn converted into meat is greatly increased in value. Accordingly, instead of selling it, he feeds it, and then sells his fat hogs and cattle. By good management he builds up his profits in this way, and at the same time is following the most convenient and logical course open to him, and the one which results in the least deterioration of the productiveness of his land. It is estimated that the average corn crop of Indiana is worth no less than \$40,000,000, or about twenty dollars apiece for every man, woman and child in the State.

Fifty years ago the wheat production in the West was so small as to be commercially unimportant. Methods of sowing, reaping and threshing were crude and inefficient, and markets were inaccessible. The demand was light, and prices not such as to encourage the

cultivation of more wheat than was necessary for home consumption. It is not without interest to note here that, contrary to ordinary principles of trade, the production of wheat and its price have increased at the same time. When the wheat crop of Indiana amounted annually to but a few thousand bushels, its price at best was from twenty-five to fifty cents a bushel. When, years later, the annual wheat crop of the State had grown into millions of bushels, the price mounted to a dollar a bushel, or more. Excepting the war period, when unnatural conditions inflated prices, it may be said, in a general way, that the prices of wheat have ranged greatest when the crops have been largest, until the year 1891. In that year the wheat crop of the State reached the enormous and unprecedented volume of 60,000,000 bushels, and the price ruled higher than for years, probably higher than ever before, except during

• A PATHETIC STORY

[illegible][illegible][illegible][illegible]

• L. Ratnikov, mourning, and told
problem that she was a little
w. and happy a % of time
READ AND CULLETON



ON BROADWAY.

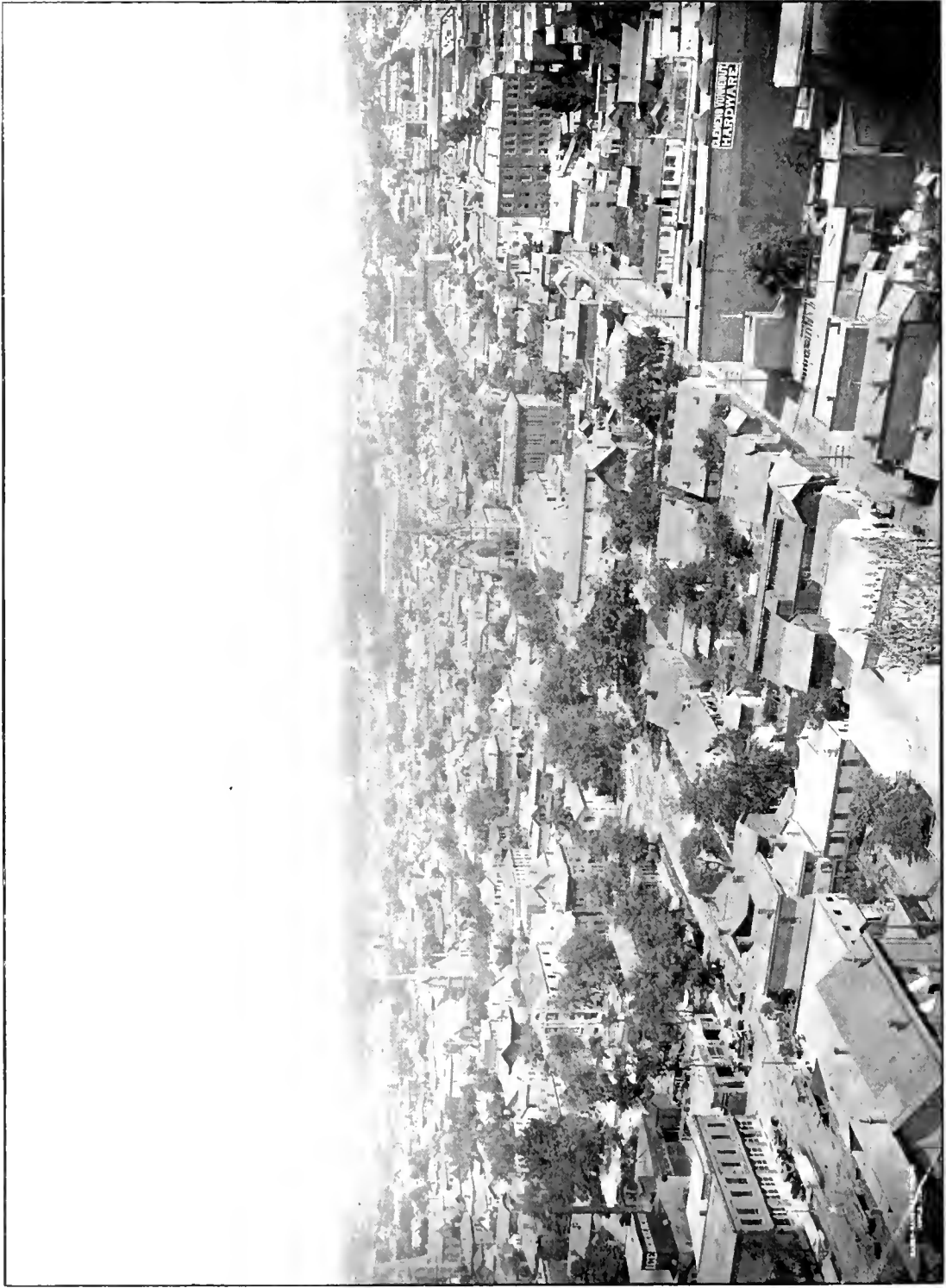
the years influenced by the Civil War, was above the average, while twenty
 With the growing demand for wheat bushels to the acre were almost unheard
 throughout the world, the means of pro- of. Now, yields of forty or even fifty



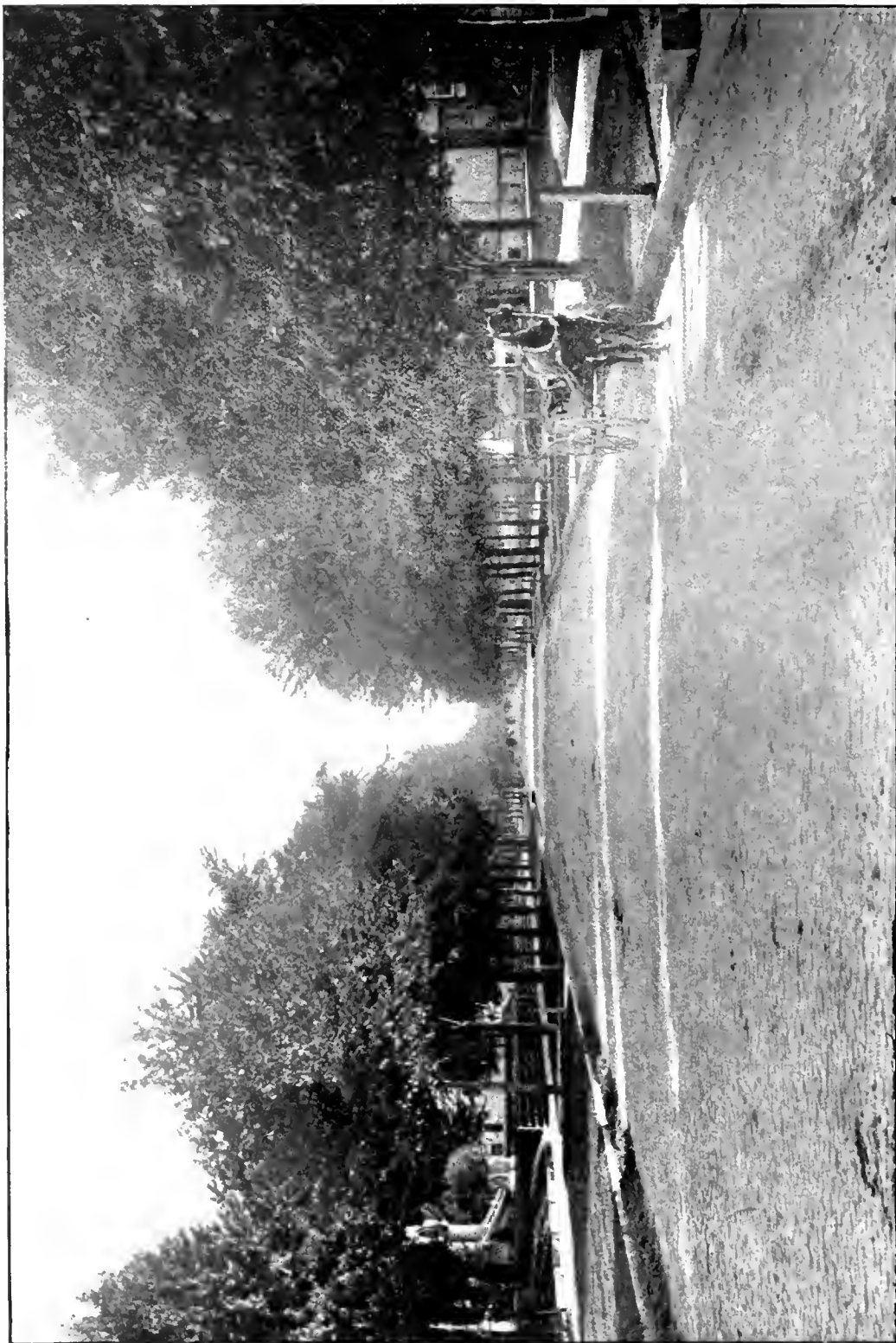
IN FAIRVIEW PARK.

ducing it have marvelously improved. The old laborious methods of preparing the ground, of sowing broadcast by hand, of reaping with a small hook, or even with a cradle, and of threshing with a flail, or by the treading of horses, have passed away and exist only in memory. Now the work is done from first to last by ingenious machinery, guided by skill and intelligence rather than by brawn. The result has been a decline in the cost of production and at the same time an immense increase in the yield. Even as late as twenty-five years ago, a yield of fifteen bushels of wheat to the acre was considered very good indeed, and

bushels per acre are recorded almost every year, while the average crop for the entire State of Indiana in 1891 was probably not far below twenty bushels per acre. In 1891, the Indiana wheat crop was worth, at the prevailing prices, full \$50,000,000. The wheat crop then was worth enough to have gone into the markets and returned twenty-five dollars for every human being in the State. Besides the two great staples of corn and wheat, Indiana annually produces millions of bushels of oats, barley, rye and potatoes. Hay, too, is produced by millions of tons, but is chiefly consumed inside State lines, going to



BIRD'S-EYE VIEW, NORTHEAST.



NORTH DELAWARE STREET NEAR HOME AVENUE

fatten the domestic animals, which, in turn, are a source of enormous wealth.

In the raising of fruit, Indiana recognizes no superior. Her orchards produce more apples than do those of New York, and more peaches than those of Delaware. It is only within recent years that the adaptability of the soil and climate of this State to the raising of fine fruit has been recognized, and this branch of industry is in its infancy, com-

of its agricultural land, are now known to be suited to peach culture and the growing of small fruits as, perhaps, no other region of the United States is. It is believed that in time the southern counties of Indiana will be commonly conceded to be the greatest peach-growing area on the globe.

Apples do well all over the State, but are surest and most prolific in the southern half. Within a decade has grown



RESIDENCE, NORTH DELAWARE STREET.

pared to what the future is destined to show. The industry of peach culture is hardly ten years old, and its growth has been probably fifty per cent. each year. The broken hills and valleys of the southern part of the State, which formerly were regarded as the least valuable

up a large shipping trade in apples in the southern counties. In almost every small town, commission men establish agencies during the fall and daily buy and ship car loads of apples, which are hauled into the stations by the surrounding farmers. For years before this

shipping business began, thousands of bushels of apples rotted on the ground in the orchards simply because there was no market for them. Apples were almost worthless during the season of their abundance, and in any community train loads of them might have been purchased for ten cents a bushel. Now, however, all this is changed; the apple crop to many a farmer is almost or quite as important as his wheat or corn crop; he harvests it with as much care, and his

Eastern markets with the fruit from the older and more famous orchards of the States long known for their fruit-growing productiveness.

Pass from the direct to the indirect agricultural products of Indiana and the results of inquiry are scarcely less gratifying; by the indirect products, live stock being meant, in distinction from such direct agricultural products as grain and fruit. The day of "scrub" stock has practically gone by; no repu-



ENTRANCE TO CROWN HILL CEMETERY.

per cent. of profit is often very much greater. A generation ago people set out orchards for the comfort and convenience of having plenty of fruit for home use; to-day they set them out with the same purpose and certainty of profit that attends the cultivation of any other of their crops. Indiana apples and peaches now compete successfully in the

table breeder or dealer in live stock will tolerate any but well-bred and improved horses, cattle or hogs about him to-day.

There are two methods of measuring the advance which has been made in the live stock industry: one is by comparing the number of specialists now devoting themselves exclusively to the breeding of fine grade animals with the number

similarly engaged at any given time in the past; the other by comparing the general average excellence of live stock all over the State at present with what it was at any previous time. The latter test is by far the more valuable, as indicating the common advancement of the farming population, although the two are largely interdependent. Where specialists are numerous, the general average quality of stock is reasonably certain in time to be improved; and, on the other hand, if popular sentiment grows to favor better grades of domestic animals,

the State are men who are extensively engaged in raising fine horses, or cattle, or hogs. A growing public sentiment, in the first place, led to this business being taken up, and the business once established, stimulated and yet further educated the sentiment. Thus by action and reaction has come about a marked improvement in the grade of domestic animals in Indiana within a dozen years.

The classes of horses have grown apart, and now a horse is bred especially for heavy work or for light driving or for speed, and the people have come to



RESIDENCE ON NORTH MERIDIAN STREET.

specialists in breeding are pretty sure to spring up to supply the demand. But measure Indiana by either method and the result will be creditable. All over

appreciate the fact that they profit by having horses suited for the purposes to which they are put. Every farmer has become to some extent a breeder of



horses, and the stimulus which urges him constantly on to further improvement is the very substantial and appreciable fact that the better his horses are the higher are the prices which they will command in market. An inferior animal costs about as much to raise as one of a fine strain of blood, full of spirit, and of handsome form, but the latter will command a vastly higher price. With this knowledge ever in the mind of the Indiana farmer, it is not to be wondered at that the grade of horses produced improves with every year. The same is even more true of cattle and hogs, because the average farmer deals much more extensively in cattle and hogs than in horses.

training of race horses. About many cities in the State cluster racing interests of no mean order, and Indianapolis is clearly destined to become one of the great centers for the breeding and racing of fine horses. In the last year an advance in this direction has been made which is of the utmost importance. Horsemen are bringing their stables here, and before the close of the year it is likely no fewer than two hundred and fifty horses of fine blood, bred for speed, will be located in the barns at the State Fair ground, and be in training upon the track there. The industry of raising live stock, and the great industries based upon that, to-day represent investments in Indiana of hundreds of millions of dollars; invest-



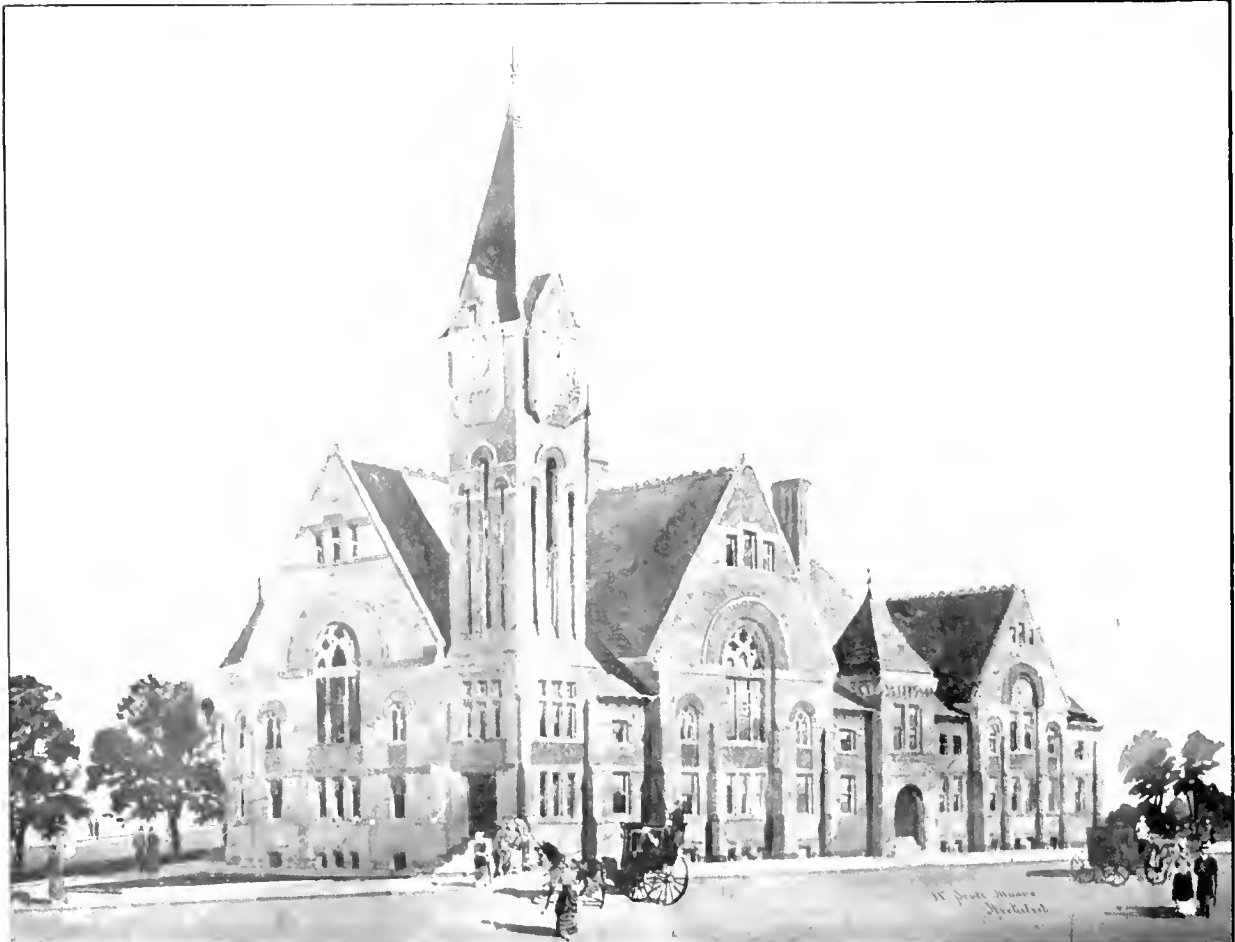
A VIEW OF THE INSANE HOSPITAL.

One of the direct results of the interest which has grown up in the breeding of blooded horses is the attention which of late has been given to the raising and

ments on which the annual returns are tens of millions, and which, in one way and another, give support and employment to thousands of persons.



NORTH PENNSYLVANIA STREET, ABOVE SEVENTH.



NEW CENTRAL CHRISTIAN CHURCH.

NATURAL GAS.

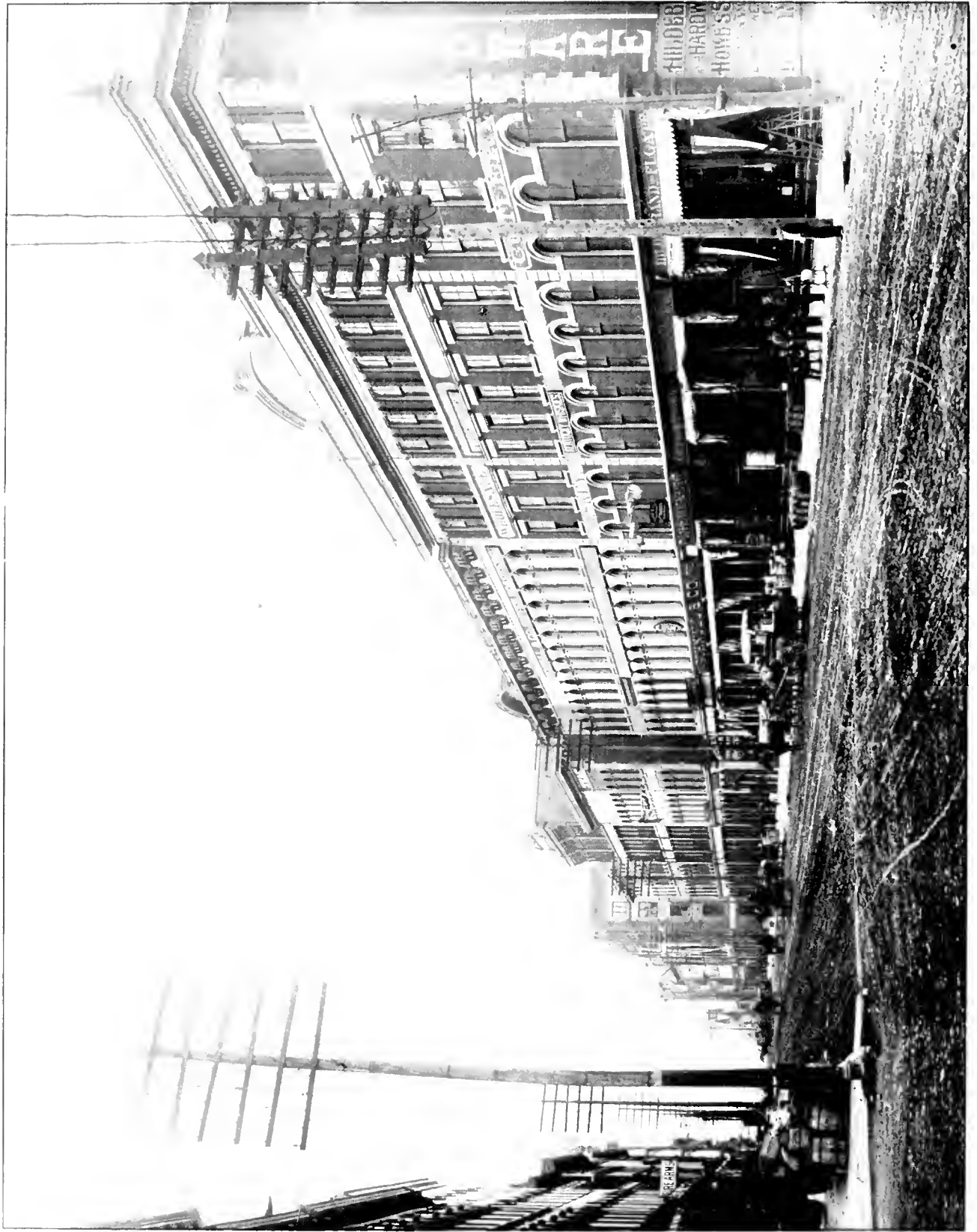


FEW economical problems are so important as those connected with the fuel supply. Fuel, like food and drink, is essential, not only to comfort and health, but to the very existence of human life. For Indianapolis these problems have been reduced to their simplest form by the beneficent provision of Nature itself. No fuel which the world has ever known has pressed so closely upon the very verge of perfection as has natural gas, and in its possession of this treasure the chief city of Indiana is blessed as few other large cities on the globe have been blessed. From its vast subterranean storehouse the fluid rushes, eager to do the service that man desires. It requires no assistance, no forcing; simply must be loosed from its prison-house and guided to the place where it is needed. The only artificial aid necessary to the use of gas is in the way of restraining and directing it. When this first expense is disposed of the only work that remains to be done is to regulate the flow of gas from the wells and keep in repair the pipes which conduct it.

The quality of cheapness is only one of the many excellencies of natural gas. It requires no storehouse, no constant forethought in providing a new supply to take the place of that in use. No

hauling or lifting or carrying or piling away in the cellar. It produces no ashes, no black smoke, if properly used, no refuse matter of any kind to be unsightly and cause dirt and trouble in the handling. It gives a steady, intense heat, requiring no attention night or day the winter through, except to turn it up or down to suit the weather, as simply and easily as an ordinary illuminating gas jet is regulated. There is no troublesome building of fires, no popping of live coals out into the room to be a source of danger and apprehension. The gas is simply lighted with a match or bit of paper, and then burns without further attention, and without danger. All this applies with full force to the consumption of gas in furnaces and under boilers. Experience has shown that had gas no advantage over coal in the matter of cost and convenience it would yet be far preferable to coal, because of its clean, steady, intense and easily manipulated heat. When all the other advantages enumerated are added to this there hardly remains ground of comparison between gas and coal.

The first natural gas well in the United States from which flowed sufficient gas to be utilized as fuel was in the town of Fredonia, in Western New York, in 1821. The gas was first discovered issuing from a spring, and was collected and used in several adjacent



SOUTH MERIDIAN FROM MARYLAND STREET.

houses with reasonably satisfactory results. Soon after a small well was sunk, and from it a small flow of gas was obtained. That was the beginning, but it was so small that it was not regarded as important, and such use as had been made of the gas was allowed to fall into neglect. Years after its use was revived, and, as the wells were only two or three hundred feet deep, and one well supplied hardly more gas than one household would consume, there came a time

tory. The period which may be termed the natural gas era did not begin until a few years ago. The first gas well of the great modern wells was drilled in Pennsylvania, in the outskirts of the village of Murrysville, some twenty miles northeast of Pittsburg, and was an accident and a surprise. It was a giant, and an unwelcome one, and disgusted the drillers exceedingly. They were prospecting for oil. It was in the fall of 1878, and the oil fever in Pennsylvania



THE CONVENTION HALL.

when almost every house of the better class in Fredonia had its own gas well in the back yard.

All this is of importance only as showing how long ago natural gas first came into use, and something of its his-

was at its height. Every farmer thought he might have a vast fortune below, and was impatient to learn the truth. So it was that drillers for oil covered the hills and valleys in every direction with their unsightly derricks and punctured the



SOLDIERS' MONUMENT.

earth in thousands of places. When this particular well at Murrysville reached what since has been known as gas rock most of the time, and lighting up the landscape for a long distance. Its roaring could be heard distinctly for six

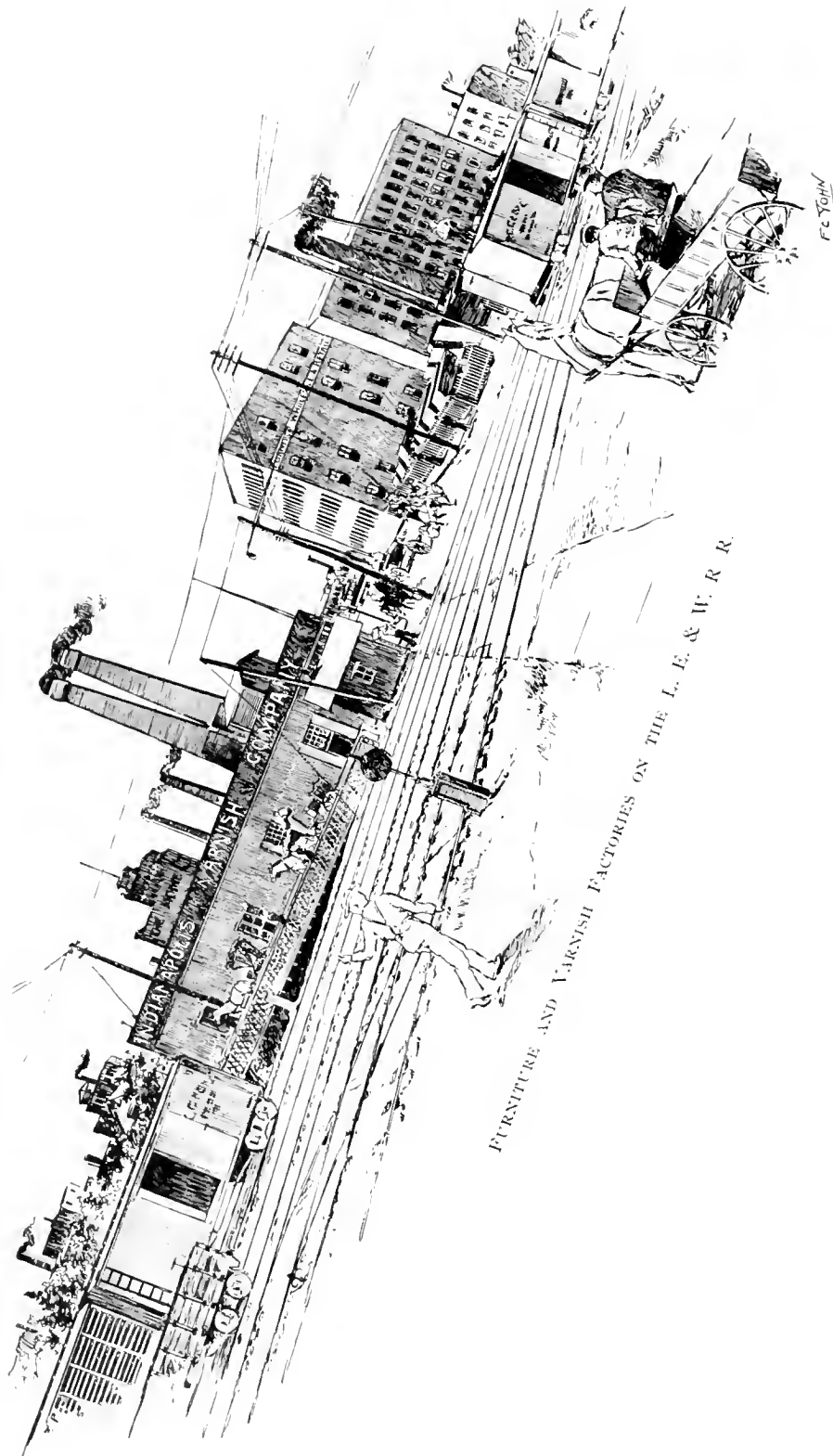


FLATS ON INDIANA AVENUE.

there burst forth such a roar as terrified everybody in the village. The outrushing gas drove the drillers away, and, after vainly trying to control it by various means, they gave it up, and concluded that the money sunk in that well was a total loss. Numerous schemes for harnessing the monster, which became famous as "Old Haymaker," were tried and failed. People were afraid of it, and it roared away, releasing many millions of feet of gas every day. For four or five years this went on, the well burning

miles, and people traveled from afar to see it. The inhabitants of Murrysville were driven almost wild by the noise, which made conversation nearly impossible and ruined sleep. Scarcely did the village know what darkness was during all those years.

Before this famous old well was conquered and put to work supplying the city of Pittsburg with fuel, the value of natural gas had become well understood, and people in localities remote from the Murrysville field began to drill experi-



FURNITURE AND VARNISH FACTORIES ON THE L. E. & W. R. R.

mental wells, hoping to discover that they too had been provided for by Nature. It was not a great while before several other gas fields had been discovered in Pennsylvania, and about 1884 or 1885 drillers at Findlay, Ohio, were rewarded with success also.

The first natural gas well in Indiana was drilled in 1886, at the village of Eaton, Delaware county, twelve miles north of Muncie. Several years before, Mr. W. W. Worthington, manager of the Ft. Wayne, Muncie & Cincinnati railroad, had drilled a well about three hundred feet deep at Eaton. It was of no account, and was abandoned. After gas had been discovered in Ohio, Mr. R. C. Bell and Mr. Worthington, both of Ft. Wayne, visited Findlay, Ohio, and saw the great well there. They came away enthusiastic, and, after some discussion, decided to resume operations on the old Eaton well. They did it partly to get the benefit of the work already fairly started and partly because they fancied the rocks about Findlay and Eaton were similar. This fancy, while probably of no real significance, nevertheless led to the discovery of gas in Indiana in paying quantities. The drill reached Trenton rock, and the gas rushed out with a roar which set the good people of Eaton wild with excitement. The well seemed a monster then, but after others which really were large were drilled, the original well was found to be small. Its flow was about one million cubic feet a day. After this the development of Indiana's gas field was rapid, and soon be-

came enormous. Every city, every town, every village, every farming community within a hundred miles of Eaton organized companies and began to drill wells. Thousands of towering derricks marked the sites where drilling was in progress, and one might ride through the country for hours upon a railway train with scarce a moment in which one or more of the gaunt, skeleton-like structures were not to be seen from the car windows. Hundreds of thousands of dollars were thrown away before the extent of the gas field was learned, and hundreds of wells were drilled that produced gas of which not a tithe could be consumed by legitimate means, the remainder of the flow being allowed to run to waste. It was estimated that for two or three years after gas was discovered and developed one hundred million cubic feet of it was utterly wasted every day.

When the experimental well drilling had definitely determined its bounds, the area of the Indiana gas field was found to be very much larger than that of any other known. In Pennsylvania are many small fields without apparent connection with each other, but which in the aggregate form a large area. In Ohio is but one field, with some five hundred or six hundred square miles of area. In Indiana is but one field, also, but its size, including all the territory in which a well will produce any gas, is between five thousand and six thousand square miles. Of this great expanse probably three thousand square miles are underlaid by gas in quantity sufficient to produce wells of the first class.

Upon this tremendous store of natural gas Indianapolis draws for her fuel supply. A system of pipe lines and wells of a magnitude undreamed of by most only be fully appreciated by a trip over the lines through the gas territory. Extending northward from the city are four trunk lines of gas mains. Almost par-



THE DENISON.

of those who use the gas, conducts it from the field to the stoves and grates and furnaces of the consumers. Probably fifty thousand natural gas fires burn all winter long in the city. The quantity of gas necessary to supply them is not less than seventy-five million cubic feet a day during the six cold months. While it is impossible to judge from this computation the actual extent of the pipe line system, one may at least form some idea of its magnitude, which can all they run for nearly twenty miles, then diverge and enter an indescribably complicated network of lateral and minor mains. Over a territory twenty-five miles long and from three to ten miles wide are scattered the wells which send gas humming along the lines to Indianapolis. Two main trunk lines, which receive the gas from the small lines directly connected with the wells, extend through this field its entire length. From the northern limits of the city to the most

distant wells which contribute to her fuel supply is a distance of forty-five miles. Full two hundred gas wells unite in this great work of furnishing a city its heat. The wells are not very close together, and are in ravines and on hills; in the woods and in the open fields; near traveled roads or far from any highways. Like some huge circulatory system, the subterranean pipes connect all the sources of supply and, collecting the gas from all, pour it into the city. The pressure of the gas as it rushes from the wells

the city is reached. At the city limits the gas flows through regulating stations, which reduce its pressure much lower still.

In this system of pipe lines, containing many hundred miles of connected pipes, full three million dollars has been invested. But, while this is true, the cost of fuel in the city of Indianapolis has fallen to less than half what it was before the discovery of gas. As shown elsewhere, the city lies within easy reach of exhaustless beds of coal,



RESIDENCE, NORTH MERIDIAN STREET.

ranges from two hundred to three hundred and twenty-five pounds to the square inch, but the friction of the pipes reduces this to a pressure less than one hundred pounds to the square inch by the time

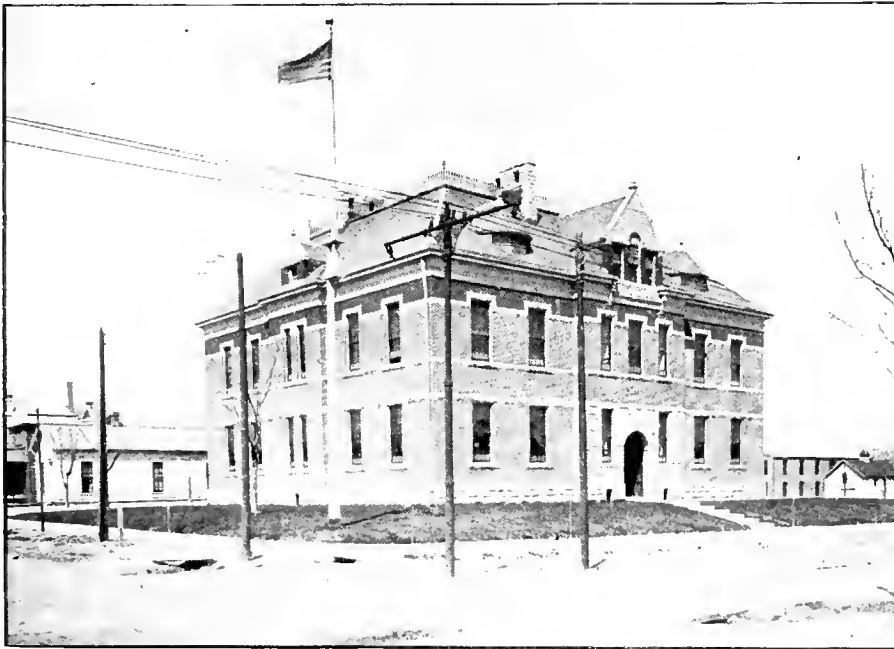
and has never known what high-priced fuel is, and yet, compared with what she now pays for gas, the old coal prices appear exorbitant. When for less than thirty dollars a large house may be thor-



FIRST EVANGELICAL ASSOCIATION CHURCH.

oughly heated for twelve months, and a poor man, with his one or two rooms or his cottage, may have an abundance of heat for from ten to twenty dollars a year, with fuel for cooking included, there certainly seems little remaining to desire in that direction. Then to this cheapness add the additional qualities of cleanliness, convenience, steadiness and reliability, and you have the most per-

pardon is craved here for a momentary consideration of the spectacular phase of the natural gas presence. Few sights are grander than that of a burning gas well at night. The flame rushes from the mouth of the pipe with a deafening roar which, for many rods around, prevents a spectator from hearing his own voice, and leaps toward the sky, which hangs, black as ink, apparently close



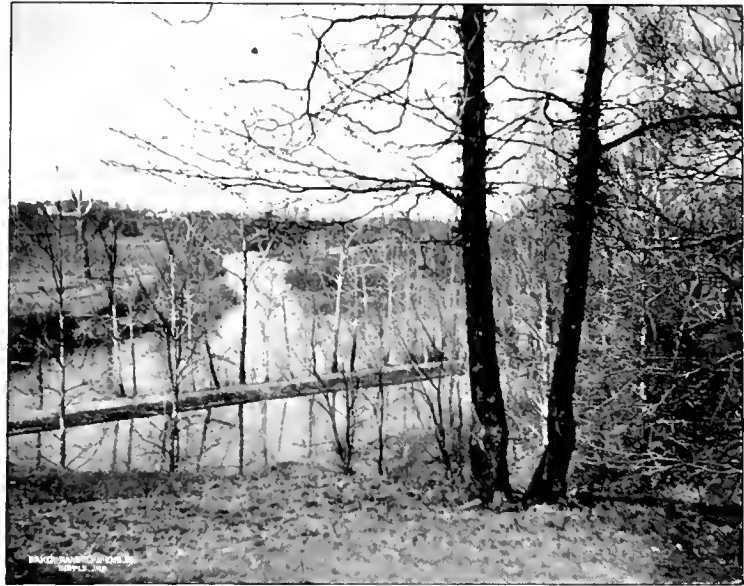
PUBLIC SCHOOL No. 32.

fect fuel ever known. Its cheapness would make it popular though it were as dirty and troublesome as coal, and its cleanliness and convenience would popularize it though it were as expensive as coal.

While it is a diversion from the strict line of the purpose to set forth the advantages of Indianapolis as a favored commercial, industrial and social center,

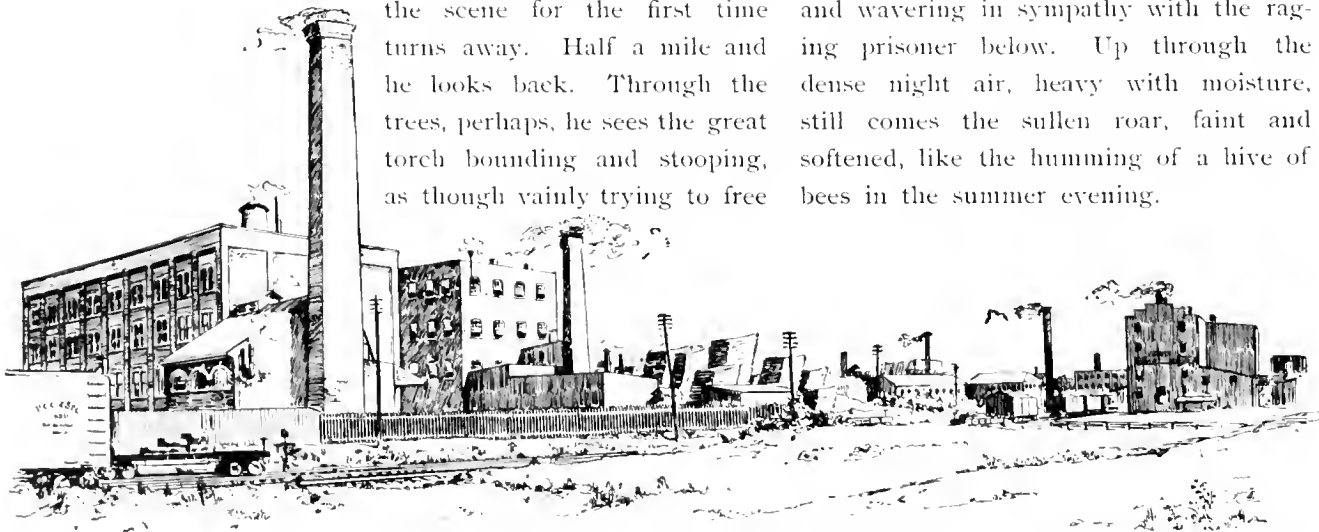
above. As the flame rises it expands, until, in case the well is a very powerful one, it is sometimes a hundred feet high and forty or fifty feet in diameter. Then this vast mass, whipped and torn by the air currents which swirl and eddy around it, flares and veers, now seeming to squat in fright, now to leap upward with the fierceness of some huge beast of prey, again to sweep with an angry

roar to one side and stoop almost to the earth. Now and then some great fragment of flame is torn from the main body, and, flapping and hissing like a banner from the infernal regions, rides wildly upon the breeze an instant and vanishes. The eye tires and the strain upon the ear becomes painful. The spectator finds himself involuntarily wondering if the roar and flame will never cease. There is a feeling that the mighty performance is carried on with such a reckless disregard of material and under such a terrific tension that it can not long continue—that Nature herself must rest and recuperate soon. But no! On and on it goes, like the falls of Niagara, and finally, wearied and almost stunned, the spectator who has witnessed the scene for the first time turns away. Half a mile and he looks back. Through the trees, perhaps, he sees the great torch bounding and stooping, as though vainly trying to free



VIEW AT THE COUNTRY CLUB.

itself from the bond that holds it to the earth. Its wild motion throws weird, shifting shadows over the country round; its roar, muffled by the distance, comes across the fields sullen and changeful. A mile away: Over the trees a fitful, throbbing light comes and goes, flares and fades. On the dark sky above, an angry, livid blur of red, brightening and failing and wavering in sympathy with the raging prisoner below. Up through the dense night air, heavy with moisture, still comes the sullen roar, faint and softened, like the humming of a hive of bees in the summer evening.



FURNITURE FACTORIES ALONG THE J. M. & I. R. R.

INDIANA COAL-MEASURES.

THAT mineral product which in the past has contributed most to the wealth of Indiana is coal. And yet the coal beds of the State are hardly disturbed, so great is their extent compared to the number and magnitude of the mines. Hardly enough mining has been done, in truth, to determine the area of the coal-field or the number of workable beds which are to be found one below another. All the coal underlying Indiana is bituminous, but it varies from the firm, fine-grained cannel, capable of taking a high polish, to the hard, brittle block coal, which will not cake in burning.

The area of the coal-measures of the State is estimated to be seven thousand square miles, and in many parts of the field twelve veins may be pierced by a perpendicular shaft a few hundred feet deep. These seams of coal are at depths ranging from the surface to three hundred feet below, their average depth being about eighty feet. The fine seams, which are commonly worked, vary from two or three to eleven feet in thickness, and average about four feet, an average which proves the coal to be, as a rule, conveniently and cheaply mined. The abundance of coal in Indiana is a matter of surprised comment to persons visiting the fields. It is no unusual thing to notice a black horizontal stripe several

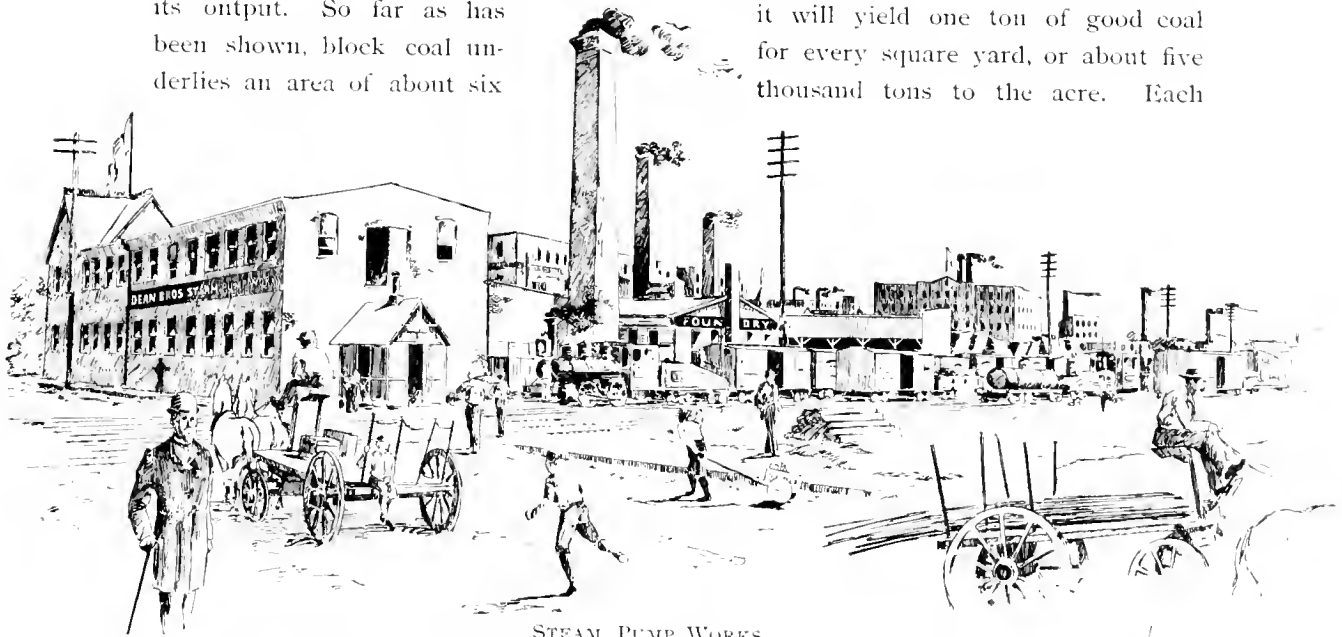
feet wide marking the face of the bluff along some stream. Occasionally two, or even three, such stripes lie parallel to each other, with layers of clay or shale between. These are the outcroppings of coal seams. Frequently, as the weather or high water causes the face of such a bluff to crumble away, great fragments will break from the exposed edges of the coal, and, rolling to the foot, accumulate in heaps, ready mined for the neighboring farmers to haul home for fuel. In regions where the coal beds lie near the surface such outcroppings are exceedingly common along the banks of streams which have cut deep courses, and the farmers often have their private mines or drifts, where they burrow away at getting out their fuel supply in the intervals of farm work. While much coal is mined by drifts, which are tunnels entering hill-sides at an incline, more and of a better quality lies deeper, and must be brought to the surface by hoisting up perpendicular shafts. There are whole townships, almost whole counties, underlaid by these rich coal beds, and not yet developed by the investment of a dollar, beyond what the farmers have put into their small mines for furnishing their home fuel. In the years to come all this will be changed. Millions of dollars will go into machinery and mines, and tens of millions will come out in profits.



ILLINOIS STREET FROM MARKET STREET.

The block coal district has been more extensively developed than any other. The superlative quality of its product and the fact that it was pierced by a railroad years before any other coal-field in the State was opened to the markets, account for its fame and the extent of its output. So far as has been shown, block coal underlies an area of about six

calculated by Prof. Rogers, thus: "The dynamic value of one pound of good steam coal is equivalent to the work of one man for one day, and three tons are equal to twenty years' hard work of three hundred days to the year. The usual estimate of a four-foot seam is that it will yield one ton of good coal for every square yard, or about five thousand tons to the acre. Each

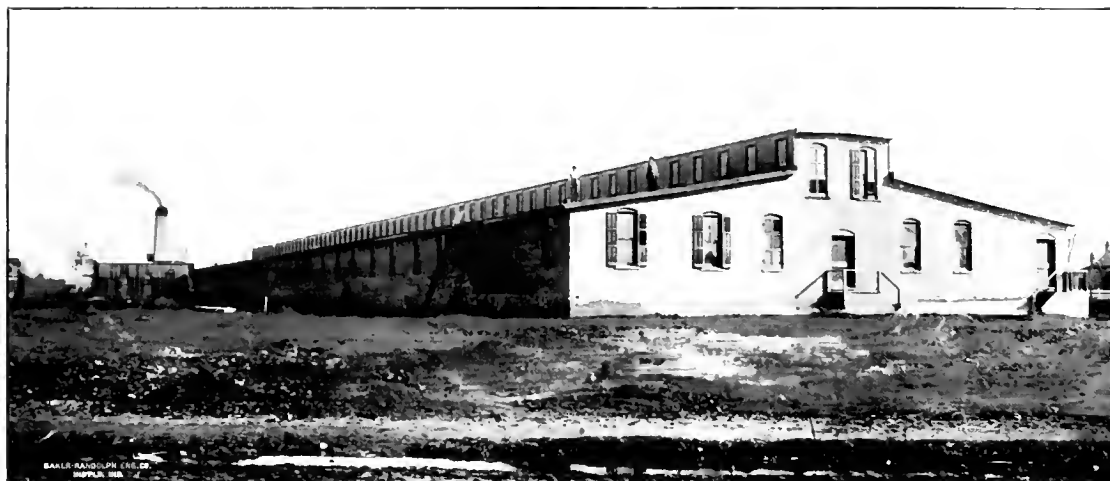


STEAM PUMP WORKS.

hundred or seven hundred square miles, in the western part of the State. It is remarkably free from sulphur, phosphorous or other foreign substances. This quality, in connection with its richness in carbon, makes it especially valuable in the manufacture of steel and for refining and rolling-mill uses. It has no superior for the more common demands of domestic consumption. It burns freely, with a bright flame, and leaves a very slight residuum of white ash.

The tremendous amount of force stored up in coal has been carefully

square mile will then contain three million two hundred thousand tons, which, in the total capacity for the production of power, are equal to the labor of over one million able-bodied men for twenty years." This computation by Prof. Rogers applies to a single four-foot seam of coal underlying a single square mile. Now, take up the calculation where Prof. Rogers left off and apply it to Indiana's seven thousand square miles of coal-fields, underlaid by four or five seams of coal, each four feet thick. The result gives a showing of stored up power



DESK FACTORY ON L. E. & W. R. R.



MALLEABLE IRON WORKS AT HAUGHVILLE.

utterly beyond the grasp of human comprehension. It is estimated that at present, capital amounting to about three and a half million dollars is invested in coal mining in Indiana, and that the annual production of coal is fully two and a half million tons, worth over three million dollars. The number of men employed in and about the mines is

of this expansion, and the rate of increase during the last five years has been slower. Now, coming back directly to the purpose of this brief resume of the coal wealth of the State, it should be recalled that Indianapolis lies but fifty miles from this inexhaustible fuel supply, and that numerous railroads which traverse the coal territory can transport



HOME OF EX-GOVERNOR A. G. PORTER.

about seven thousand. For fifteen years prior to the discovery of natural gas in Indiana the coal industry grew at the rate of twenty-three per cent a year. The advent of gas checked the rapidity

of this expansion, and the rate of increase during the last five years has been slower. Now, coming back directly to the purpose of this brief resume of the coal wealth of the State, it should be recalled that Indianapolis lies but fifty miles from this inexhaustible fuel supply, and that numerous railroads which traverse the coal territory can transport



CONCERNING STONE.



NEXT to the coal industry, in the extent of development of natural resources, in the State, is the stone business. The quarrying and manufacture of stone and stone products, such as lime and hydraulic cement, are carried on in many places and upon a comprehensive scale, and yet, when one considers the vastness of the stone deposits of the State, the industries based upon them seem puny and insignificant by comparison. The truth is, the stone industry of Indiana, though extensive considered alone, is in its infancy compared to what it is destined to be in a few years. This is not idle boasting. The man who investigates the stone fields of the State, and examines the quality as well as the extent of the deposits, will discover that it is no easy matter to overrate the value of Indiana's stone. This is true, not only of the limestone, which has already become famous all over the continent, but of the sandstone as well, whose excellence is only beginning to be understood. Three qualities are necessary to the best possible building stone. They are durability, workability and beauty. It is important, also, that it should be cheap. All these qualities, it may be said in the beginning, the building stones of Indiana possess in eminent degree.

A large area in the western part of the State, extending north and south for near two hundred miles, is rich in sandstone perfectly adapted to building purposes. This stone is fine-grained and massive, homogeneous, non-cleaving and exceedingly strong in all directions. Maurice Thompson, the well known author and geologist, has made a careful study of the building stone deposits of Indiana, and is enthusiastic concerning their value and extent. Speaking of the sandstone, Mr. Thompson says: "It comes very soft from the quarry, which makes it remarkably easy to cut; afterward it dries quickly, takes on a lively glow and holds its color perfectly. In the western part of the State are inexhaustible beds of this beautiful stone. Blocks of the better class of this are so soft on coming from the quarry that they may be hewn into any shape with a common ax, and will harden in a few days to such a degree that, upon being struck with a hammer, they will give forth a clear, metallic sound and emit sparks like flint. Although the quarrying of sandstone has not yet come to be of that importance in Indiana which the value of the deposits demands, still it has been increasing yearly, and must soon take its place among our greatest industries. We shall not always go to far northern and eastern regions to import a material which lies at our feet



Y. M. C. A. BUILDING.

ready for use. The best modern architects have long made use of sandstone similar to ours in the most costly and extensive structures of European cities."

The Indiana sandstones are just now beginning to be appreciated for what

will multiply a hundredfold. It is confidently believed that in quality, in variety and richness of color, and in ease and cheapness of production, these sandstones need not fear the competition of the world. The colors which are com-



DEAF AND DUMB INSTITUTE.

they are worth. Quarries here and there are opening up and increasing their output as the demand for the stone increases. Before long the demand will seek the supply, and then the quarries

mon and available for the quarryman are brown, buff, gray, pink, straw color, yellow, white, red and black. In fact, all these colors have been found in large deposits within the limits of a single



RESIDENCE ON NORTH DELAWARE STREET.



RESIDENCE ON NORTH MERIDIAN STREET.

county. In chimneys and foundations, and here and there a farm house, the sandstones of Western Indiana have been in use half a century, and it is an interesting and significant fact that they are as firm and smooth and free from crumbling or apparent weather wear as they were when they were laid in place fresh from the quarry. These tests have conclusively proven the durability of the stone. Its strength and workability and beauty and abundance are susceptible of proof any day that one cares to go about

already learned to turn when the finest building material to be had is wanted. The quarrying of limestone in this State is not an old industry, but the product of the quarries was of so plainly superior a character from the very first that it sprang with a bound into public favor. The small beginning of the stone business a few years ago has rapidly swelled to large proportions, and yet the immense deposits of fine stone seem hardly disturbed by the scattered assaults made upon them by the quarrymen. For over

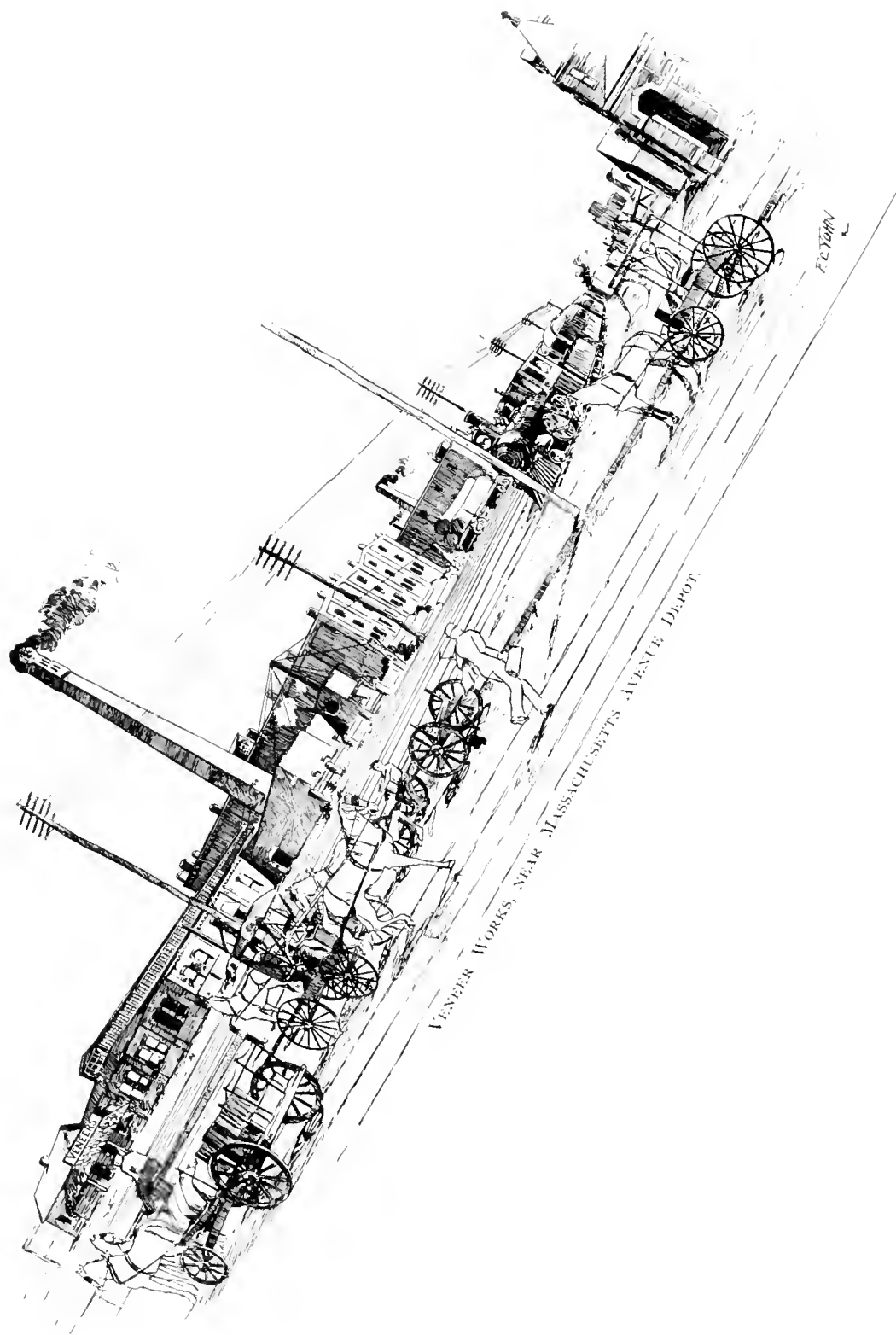


MADISON AVENUE FURNITURE FACTORY.

an investigation in the region where it lies. Capital from other States is already going into the new sandstone quarries, and no one who is familiar with the facts can doubt that in a few years they will become the basis of an immense industry.

To Indiana's limestone it is, however, that the builders of the country have

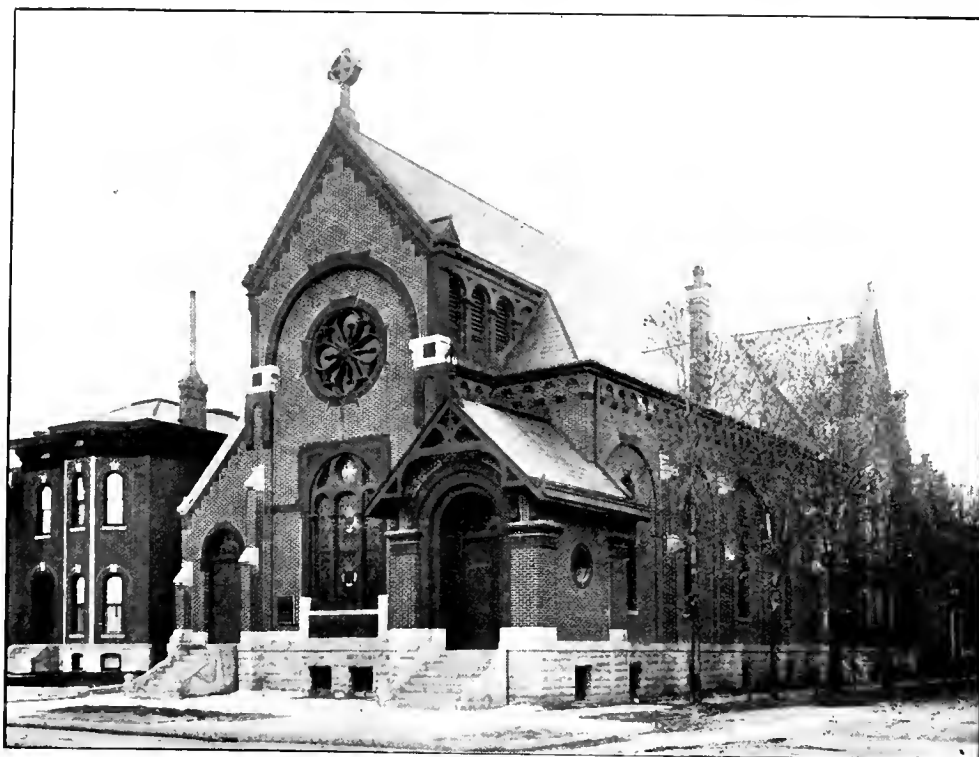
a hundred miles the beds of limestone suitable for building purposes extend—from Greencastle on the northwest to Salem on the southeast, and averaging several miles wide. This stone has become famous as "the Indiana Oolitic." Ideally perfect limestone would be composed of pure carbonate of lime, but this perfection is never found. In some



VENER WORKS, NEAR MASSACHUSETTS AVENUE DEPOT.

Indiana oolitic limestones the proportion of foreign substances is only three per cent., which is about as nearly pure as any stone known. "Next to marble in beauty and susceptibility to perfect finish as regards application to architecture, is the close-grained oolitic stone. Although coming comparatively soft from the quarry, oolitic stone has a peculiar

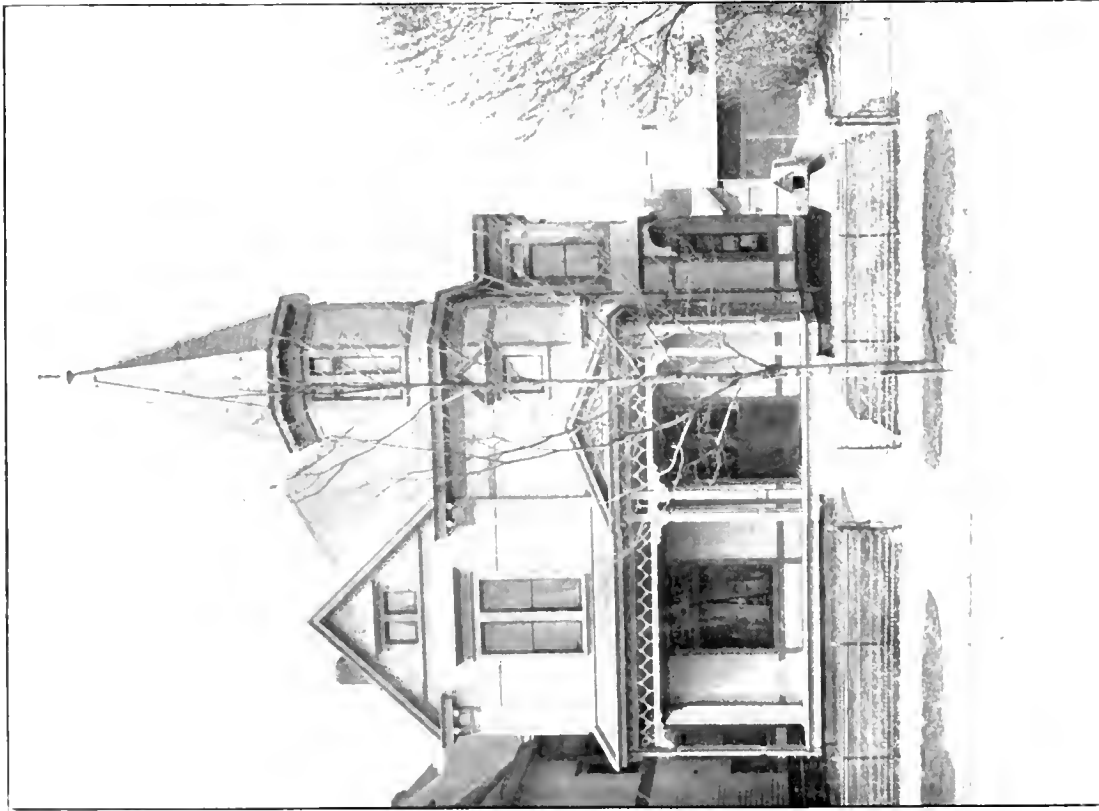
be bent very perceptibly, and when the force is removed it will spring back to its normal state with the promptness and energy of steel. Its tone, when struck, is a clear, musical, bell-like note. When first quarried it is almost as easily cut as sandstone, yielding readily to tools of all kinds. It is then soft, and yet tough enough to hold well the finest figures



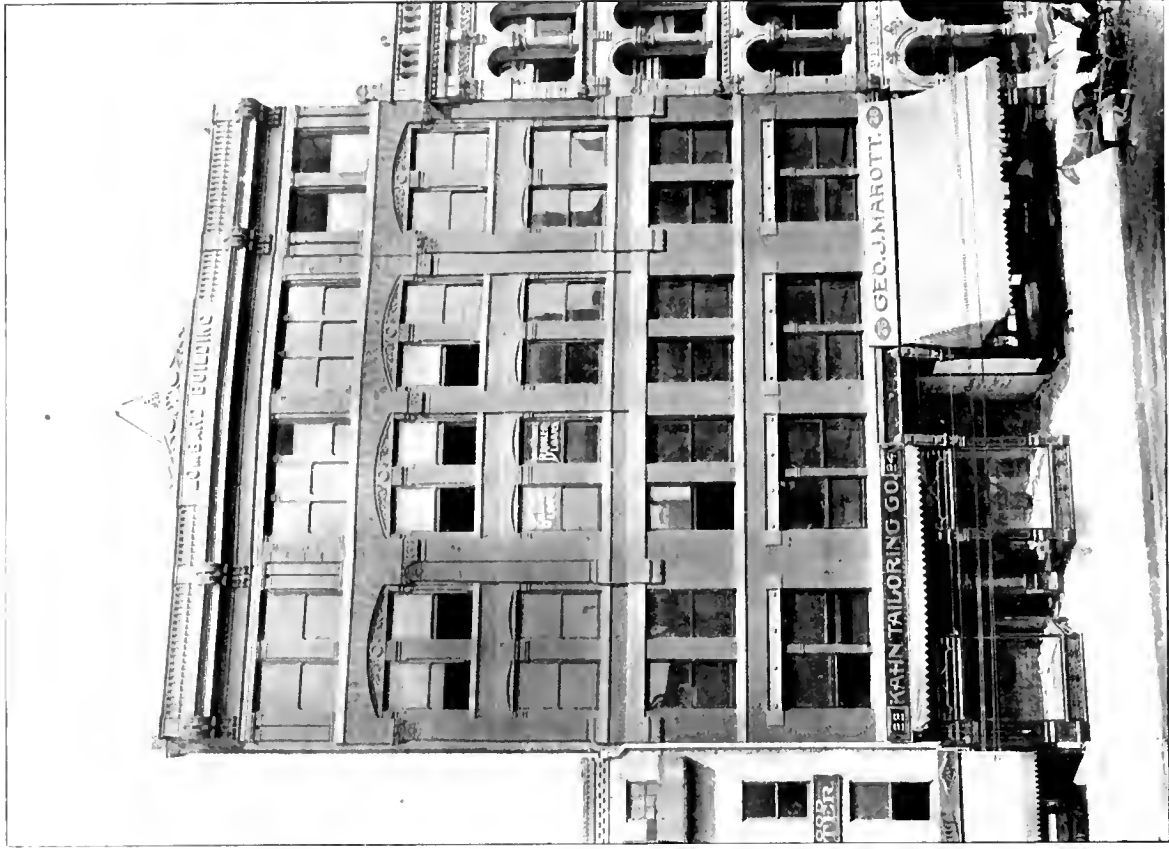
ENGLISH LUTHERAN CHURCH.

toughness and density, and withal a dryness, which render it a puzzle to every examiner. It is flexible, elastic, resonant, uniform in its grain, equally strong in every direction and perfectly homogeneous. These qualities give it the best possible power of resistance to strains or crushing force. A bar of this stone may

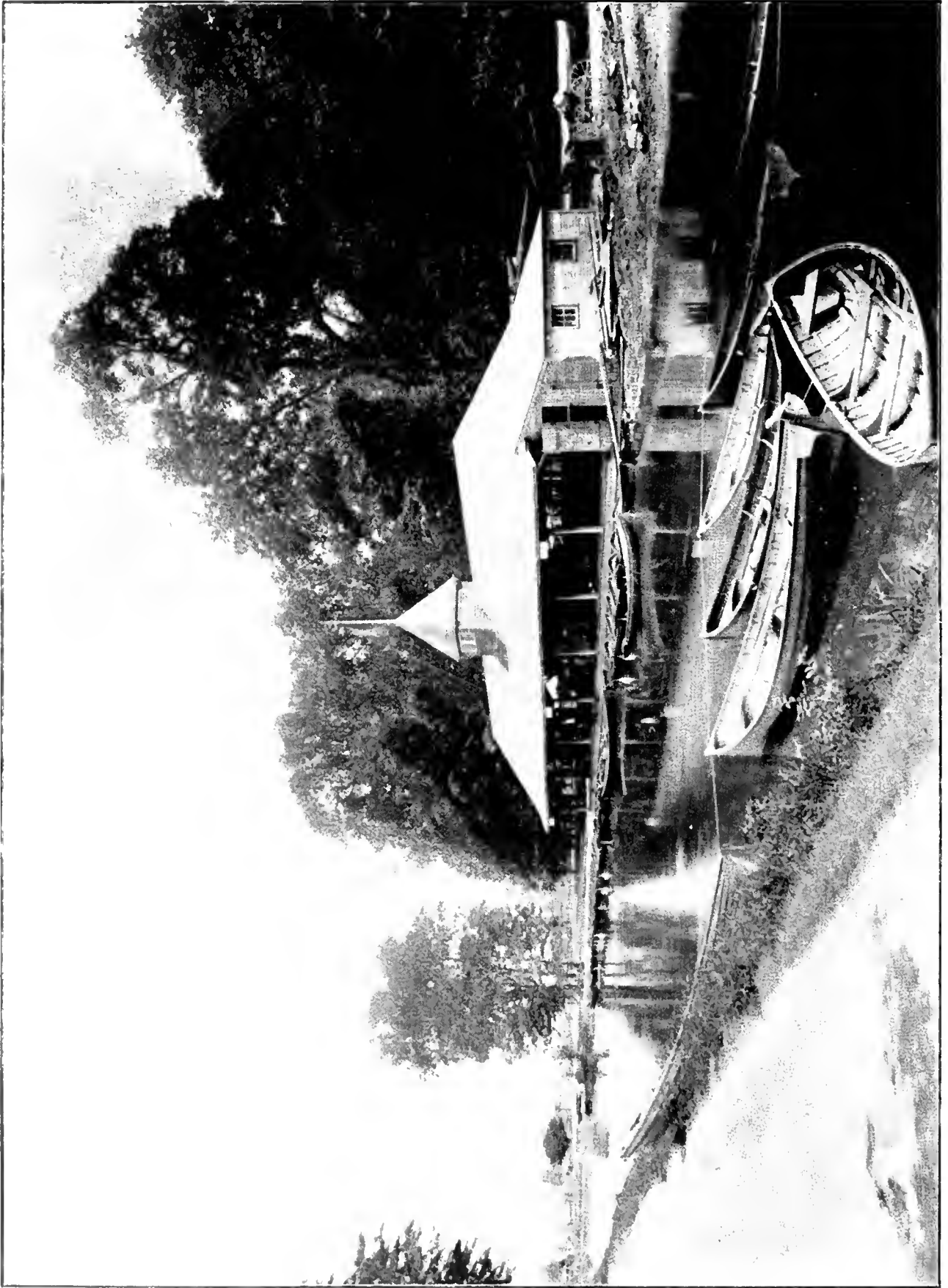
of carving. It comes from the quarry cut by steam channelers into blocks or quadrangular columns six by ten feet by one hundred feet long, if desired. Its color at first is a pale brownish shade, which gradually lightens on exposure to the air to a soft cream or grayish white."



RESIDENCE NORTH MERIDIAN STREET.



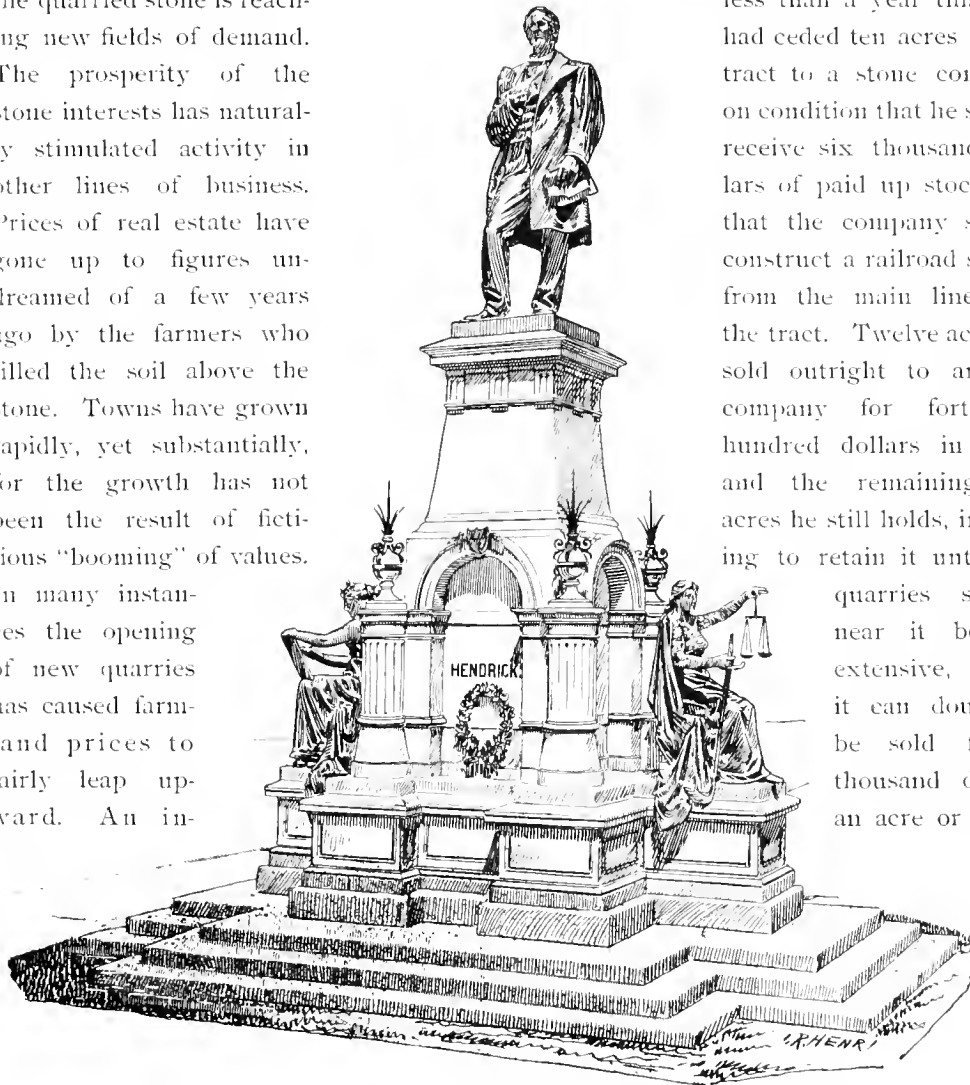
WASHINGTON STREET OFFICE BLOCK



BOAT HOUSE AT FAIRVIEW PARK

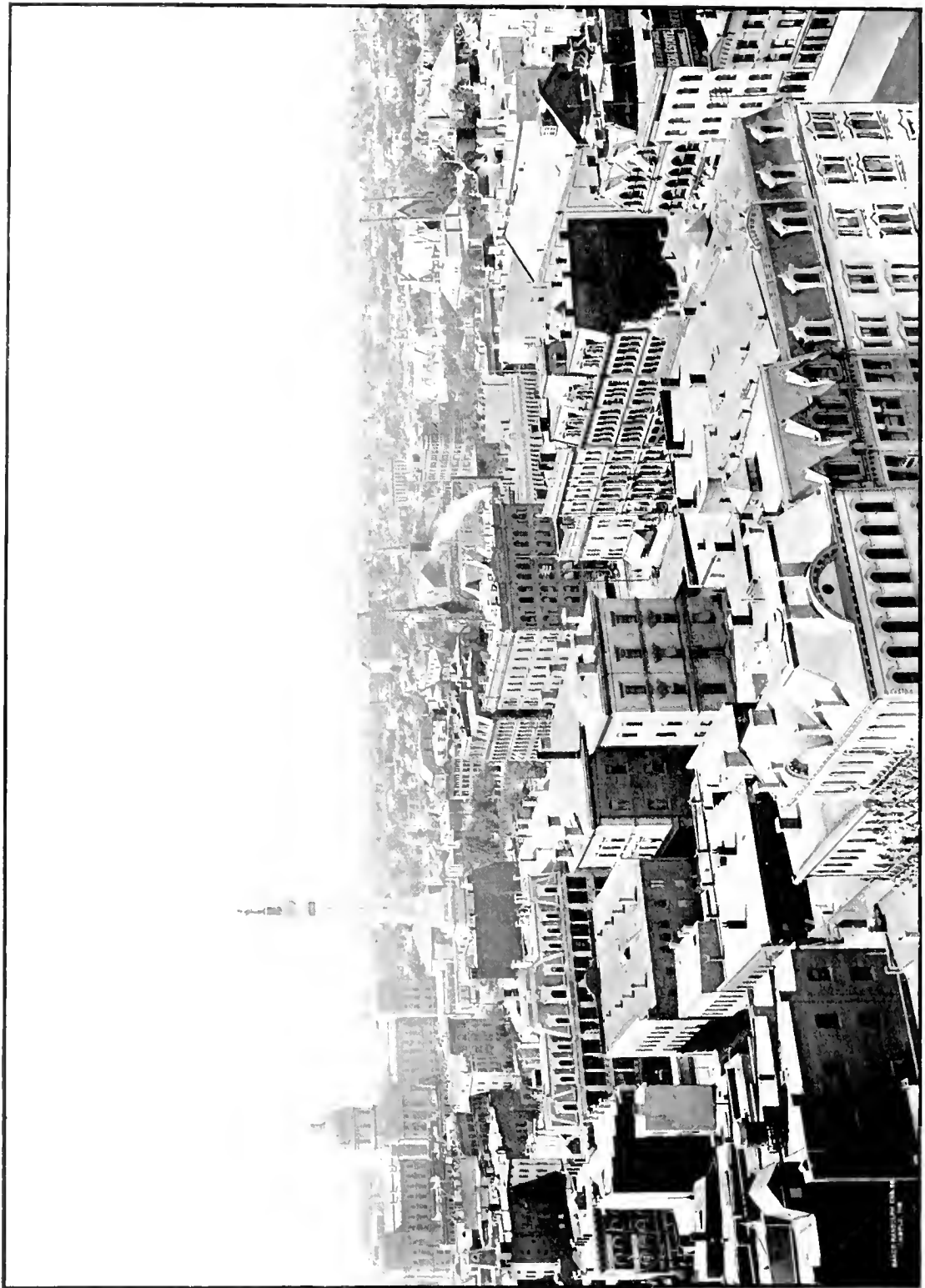
Within the last five years the practical interests in the oolitic deposits have more than doubled. During that time the stone trade has grown with a constantly increasing momentum, and day by day the quarried stone is reaching new fields of demand. The prosperity of the stone interests has naturally stimulated activity in other lines of business. Prices of real estate have gone up to figures undreamed of a few years ago by the farmers who tilled the soil above the stone. Towns have grown rapidly, yet substantially, for the growth has not been the result of fictitious "booming" of values. In many instances the opening of new quarries has caused farmland prices to fairly leap upward. An in-

The purchaser had no sooner gained possession of the tract than he caused the earth to be removed from the stone in several patches, so that the quality of the deposit might be ascertained. In less than a year this man had ceded ten acres of the tract to a stone company on condition that he should receive six thousand dollars of paid up stock and that the company should construct a railroad switch from the main line into the tract. Twelve acres he sold outright to another company for forty-two hundred dollars in cash, and the remaining six acres he still holds, intending to retain it until the quarries started near it become extensive, when it can doubtless be sold for a thousand dollars an acre or more.



stance is recalled of a man who purchased twenty-eight acres of rough land, overgrown with bushes and scrubby timber, for three hundred and fifty dollars.

All this from an original investment of not over three hundred and fifty dollars, and all within the last twelve months. While such marked profits as this

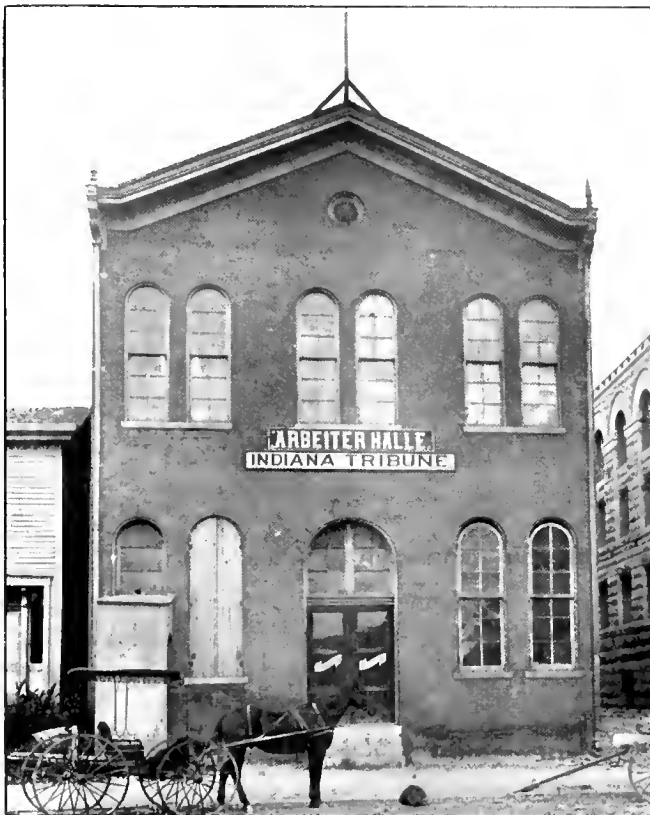


NORTHWEST FROM THE COURT HOUSE.

recorded are of course exceptional, they differ in degree only from many other fortunate real estate transactions, and the force of all in this connection is to emphasize the enormous strides which the stone industry in Indiana is making. And this marvelous advance is not destined to be temporary. It is based upon the firmest foundations. The use of stone can never cease. Substitutes may be found for coal, for iron, for brick, for wood, but as the United States becomes older and richer, and people find time to think more about durability and solidity and beauty, there will be a constantly increasing demand for building stone.

One important advantage which Indiana stone has over the stones of many other places is that it lies almost on the surface of the ground. The five or ten feet of earth which covers the stone can be quickly and cheaply removed by horse-power plows and scrapers, and the stone, of which as large an area may be cleared off at the first as desired, lies so level and convenient to quarry and hoist upon the cars that the process is comparatively inexpensive.

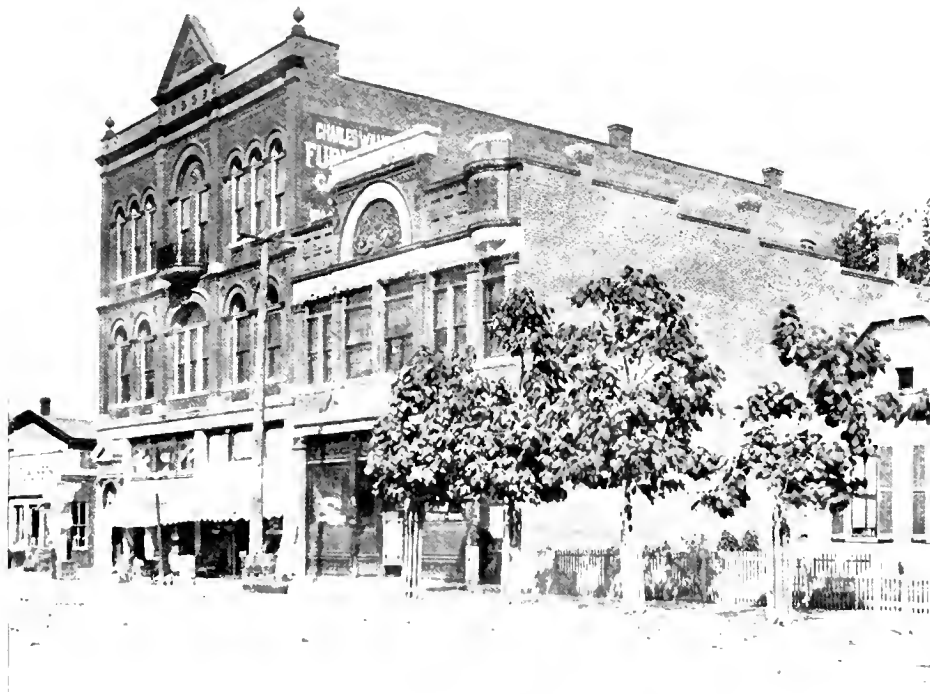
As has before been said, the stone business in Indiana, though large, is in its infancy. As compared with the probabilities of the future, it is scarcely a beginning. And yet within the last ten years it has made notable progress. The finest and costliest steam machinery is employed in all the largest quarries. Steam channelers cut the blocks of stone from their solid bed, ranging from twenty to sixty feet thick, where they were deposited atom by atom countless ages ago. Steam hoists the stone from the excavation and loads it on the cars; and in the shops connected with the quarries, steam saws the rough stones into slabs and blocks and prisms, or turns them into cylindrical columns or ornamented cornices or balustrades, as may be desired. There are now about two hundred companies, or individuals, which



INDIANA TRIBUNE BUILDING.

own stone quarries in the State. This is an average of more than two to each county. The amount of capital invested in quarries in 1890 was \$4,294,943. The number of men employed in the quarries in that year was 4,334, and the wages paid them \$2,171,375.10. The approximate total output of stone was

goes into almost every State east of the Rocky Mountains, and that costly and enduring monuments attest its superiority at the very gates of all the other most celebrated quarry fields. It is carried triumphantly beyond the marble regions of Tennessee and the granite of Georgia; over the limestone ledges of



BUSINESS BLOCKS ON VIRGINIA AVENUE.

20,649,276 cubic feet, worth \$3,312,446.70. Quoting once more from Mr. Thompson: "It would be interesting, if it were possible," says he, "to give a statement showing the scope of the commerce in stone from Indiana; but we can only state that our best building stone now

Alabama and into the central cities of Texas. Missouri calls for it; Chicago must have it, and does have it every day in the year; Cincinnati, New Orleans, Philadelphia, New York, Atlanta and hundreds of other cities and towns are using it freely in preference to any

other stone. Its use is its advertisement; for wherever it is seen in a building its superiority is not to be overlooked or discredited." Indiana has shown her high ap-

a half million dollars, is of the oolitic stone; so are the handsome new buildings of the Indianapolis Public Library and Commercial Club. But the reputa-



GOVERNOR'S ROOM IN THE STATE HOUSE.

preciation of her stone by the generous use which she has made of it. Her Capitol, costing two million dollars, and which is one of the most beautiful public buildings in America, is constructed entirely of oolitic stone. Her Soldiers' Monument, costing three hundred and fifty thousand dollars, and the grandest memorial on the continent, is of her own oolitic stone. Court-houses all over the State are of Indiana stone. The Marion County Court-house, which cost one and

tion of the oolitic stone is even greater abroad than at home. State-houses, hotels, court-houses, residences, chambers of commerce, business blocks in hundreds of cities speak its fame. The time has come when those who contemplate the erection of a great building pause first to consider the merits of Indiana's stone, that they may secure something which will endure through ages, and which to succeeding generations will stand an honor to the memory of its builders.

But even yet the tale of the Hoosier stone fields is not all told. The great lime and cement industries of the State have not yet been touched upon. In their way these products of the stone are of the same high quality as the

and favorably known as the stone itself. It is at present manufactured chiefly in the southeastern part of the State, but as the industry grows it may extend over a much greater area. Lime may be produced at almost any point in an area



RESIDENCE ON CENTRAL AVENUE.

stone itself. Fully two million bushels of lime are manufactured in Indiana every year, worth three and a half million dollars; and probably twice as much hydraulic cement as lime. The hydraulic cement is almost as widely

of probably a thousand square miles, and the stone is so easily reducible that the process is cheap and rapid. In the cement and lime industries many hundred thousand dollars are invested and an army of men given means of support.

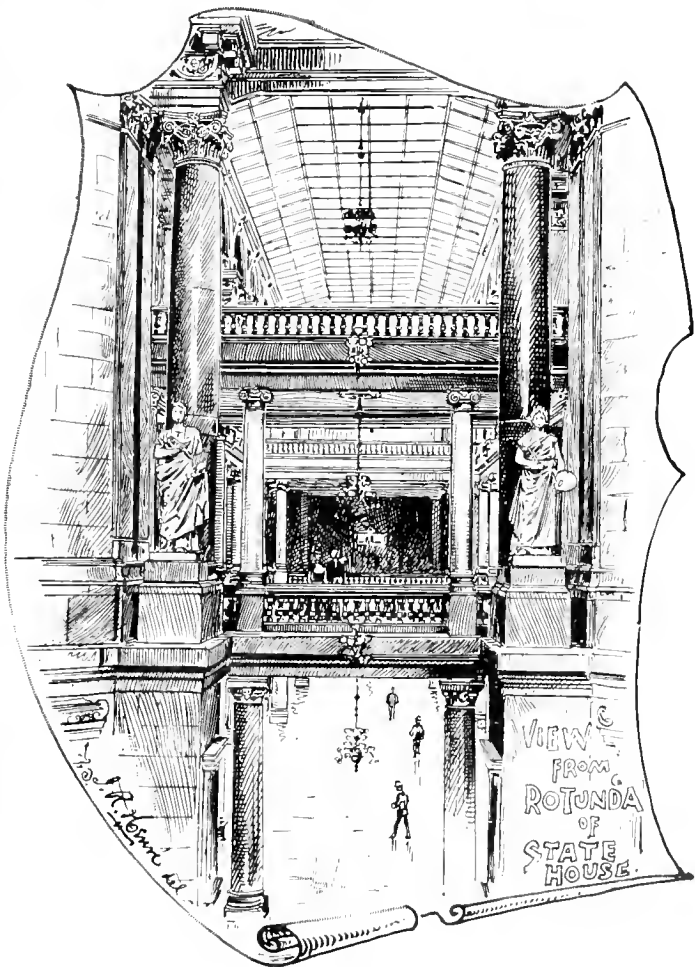
TIMBER SUPPLY.

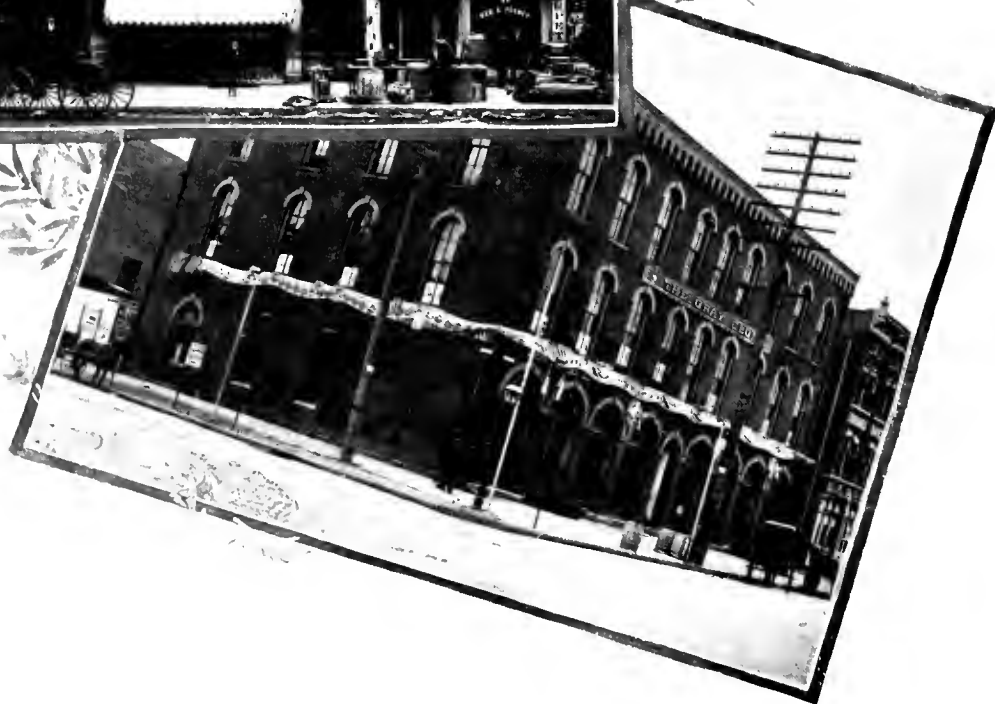
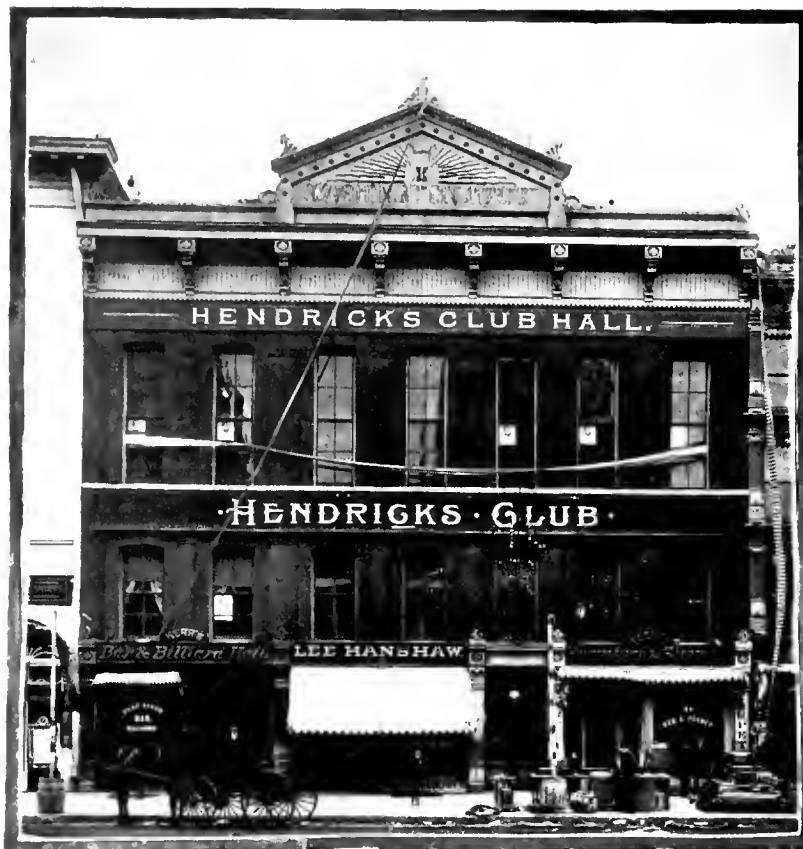
FIRST of the State's natural resources to be recognized and put into use was its forests. Thousands of square miles were covered by a massive growth of oak, walnut, ash, beech, poplar, cherry, hickory, gum, sycamore, maple and other valuable species. They constituted a source of wealth quick to catch the eye, and simply and cheaply converted into cash. It must be admitted that the State's earlier settlers failed entirely to appreciate the future value of the timber which encumbered the lands desired for cultivation, and that, in consequence, they destroyed giant growths, which, had they been spared twenty-five years, would have been worth several times over the value of the ground denuded of them.

But vast areas of magnificent timber yet remained intact when enterprising men came to realize the wealth contained in them. Then the era of saw-mills began. In a thousand communities the singing whirr of the circular saw was heard, and in all the towns and cities planing-mills sprang into existence. Lumber was shipped east in train loads—the manufacture of finished products, except in house building, not being introduced until a later day. Gradually the idea took form that the money made by Eastern manufacturers from Indiana woods might as well be made at home,

and from that time all the processes of converting our timber into the finished product have been accomplished within a few miles of where it grows. Wagons, carriages, furniture of infinite variety, and interior house finishings are now made at home, and the country has not seen their superiors in excellence or beauty.

In the early days, every section of the State contributed to the timber supply, though the central and southern





portions yielded the richest variety of valuable woods. To-day, the areas overgrown with the most valuable species of trees for manufacturing purposes includes substantially the southern one-third of the State. Although the supply is not what it was before Indiana became a great agricultural commonwealth, it is yet capable of supplying the heavy demands made upon it for many years to come.

The growing value of Indiana hard woods for the higher classes of work, has, to a large extent, removed them from the field of common use. For instance, since oak has become one of the most popular woods for furniture and for the interior decoration of costly houses, it has grown too valuable to be used for the building of barns and

fences. At the same time, our railroads give direct communication with the great pine forests of the Carolinas in the South, and Michigan and Wisconsin in the North, affording an abundance of cheap timber. This, considered in connection with the increasing value of hard woods at home, accounts for the fact that, while train loads of manufactured and unmanufactured products of Indiana forests are annually shipped away, the land owners who profit by the sales import the cheaper timber for their own building.

To the abundance and excellence of the hard woods native to Indiana, can be directly traced the greatness of the wood manufacturing industries of the State. These industries have prospered and multiplied, until Indianapolis has become

the seat of the most extensive manufactories of certain kinds of furniture in the world, and other cities of the State have built up immense industries and large populations upon the same foundation. In its rough-sawed form, Indiana hard wood now is in constant demand all over the United States, and in the form of furniture of all kinds it goes to every civilized country on the globe.



THE COUNTRY CLUB HOUSE.



RESIDENCE ON NORTH DELAWARE STREET.



APARTMENT HOUSES ON NORTH DELAWARE STREET.

FUEL FROM THE OIL FIELD.



TWO years have not elapsed at this writing, since the first oil well was drilled in the region now famous as the Indiana oil field. The discovery of oil, however, is like the finding of precious metals, in the rush of capital and energy which it evokes. Work which, under ordinary circumstances, would be the slow outgrowth of a lifetime, is achieved in a few months by the terrific energy which inspires men who are excited by the prospect of sudden riches. The discovery of an oil well in the edge of the

same region of the State which a few years later became famous for its natural gas. The rush of the experienced oil men to the new Indiana field, brought in its wake a host of speculators, laborers, capitalists and contractors, and for several months the scene presented a spectacle of the greatest activity.

Reservoirs for storing the oil were an immediate necessity, as were connecting pipe lines, pumps, derricks, drilling machinery, etc. As was to have been expected, the Standard Oil Company was early on the ground leasing



LORRAINE BLOCK.

gas field, told an alluring tale of immediate opulence to the "old timers" who remembered the exciting days when oil was discovered in Pennsylvania, in the

territory. An army of men soon had changed the face of nature greatly. Towering derricks were to be seen everywhere, and relays of workmen

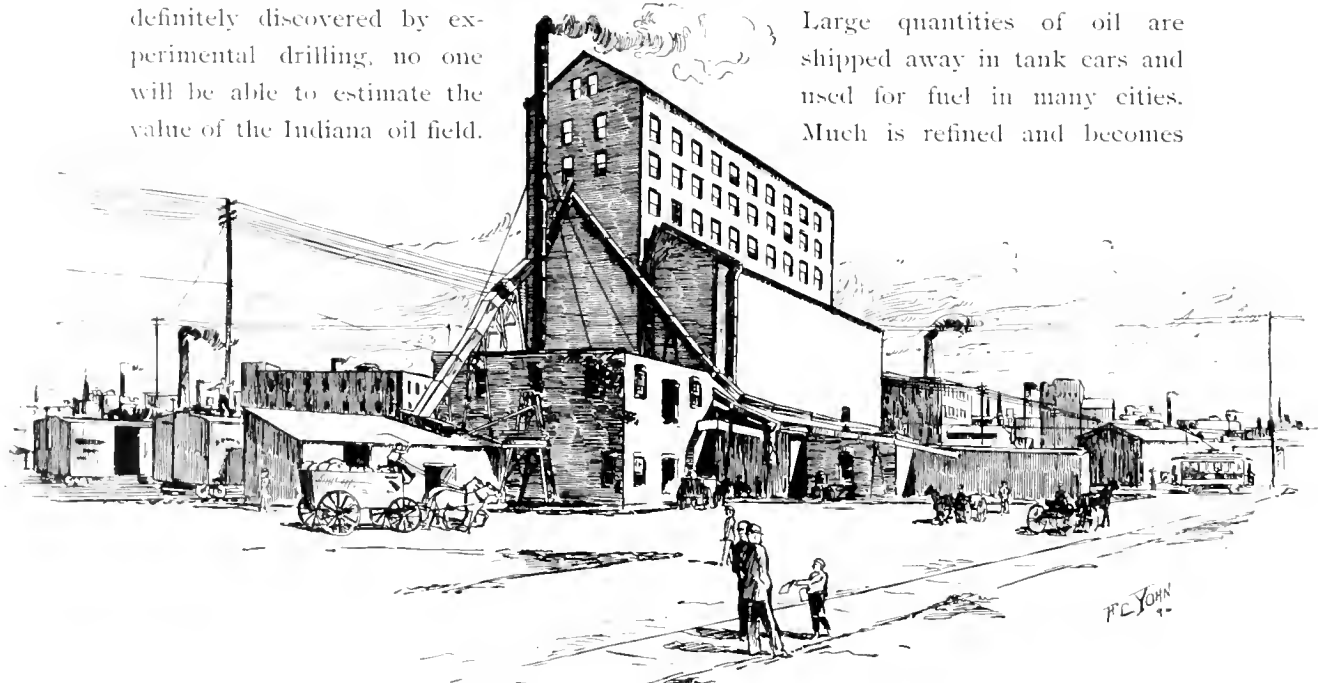
pushed the slow drills downward day and night. The Standard and other companies constructed extensive groups of huge iron tanks, in which to accumulate the oil, and a strong, disagreeable odor permeated the air over scores of square miles. The results of the hasty operations were gratifying. Hundreds of wells were pouring out oil in a few months. Analysis of the product proved it to be of excellent quality, rich in the elements necessary to a good illuminant, and in many instances containing the heavier ingredients such as are valuable in lubricating oils. The field is still rapidly growing in importance. The constant drilling of wells is every week enlarging the developed area, and as yet, the limits of the oil producing territory are unknown. Until they are definitely discovered by experimental drilling, no one will be able to estimate the value of the Indiana oil field.

Enough is already assured, however, to cause it to be classed among the great oil fields of the country.

There is no need to dwell upon the value of crude oil as a fuel here. The invention of devices for introducing the oil into furnaces has made it one of the simplest, cheapest, and most reliable of all fuels, and has vastly enlarged the demand for it. Pipe lines have been constructed hundreds of miles for the purpose of conveying crude oil to cities to be used as fuel. Entirely across the northern portion of Indiana extends a line of pipe carrying oil from the Ohio field to Chicago, and hundreds of Chicago manufacturers are profiting by the enterprise. This line of pipe was laid before the Indiana oil field was discovered. As yet no pipe line taps the new field.

Large quantities of oil are shipped away in tank cars and used for fuel in many cities.

Much is refined and becomes



ELEVATOR "D."

illuminating or lubricating oil. Indianapolis is the one large city near the field, and is the logical terminus of a pipe line such as will relieve the field of the month more manufacturers are taking up the use of the oil, however, and were it as convenient and cheap as it would be with a pipe line laid, there would



SPENCER HOUSE.

vast output of oil which the enormous development of the territory is causing. Shipment in cars is slow, clumsy and comparatively expensive, and can only serve while a field is new and but partially developed. As things now are, Indianapolis has made only a beginning in the utilization of fuel oil. A few of her manufacturers have fitted their furnaces for burning oil, and their experience, extending over periods ranging from a few months to a year or more, has been highly encouraging. Every

without doubt follow a heavy demand. On the present advantage of crude oil to the city, therefore, not a great deal can be said; of its future utilization much of import to the city will depend. The field is not fully developed, and its possibilities can not now be foretold, further than to say they are enormous. The uncertainty is not whether the benefits to be derived from the field will be important; but how important? There is every reason to predict in unqualified utterances that the near

future will behold Indianapolis supplementing her natural gas with a practically limitless supply of fuel oil. The Standard Company, in constructing a pipe line to the city, will be only pursuing the same policy that it has adopted elsewhere. It has vast interests in the field, and the sooner it can realize on them, the greater its profits will be. The immense output of oil in the field must be consumed. It can not accumu-

The adage "to him who hath shall be given," has been curiously illustrated in the history of Indianapolis and her fuel supply. Situated on the rim of one of the richest coal fields in the world, the city seemed especially fortunate in her fuel provision, and was the envy of other cities to whom coal had to be transported long distances at heavy expense. Then the discovery of natural gas occurred, and cheap as her



RESIDENCE ON PARK AVENUE.

late indefinitely. Then, too, there are heavy moneyed interests at the city end of the line which are clamoring for what the oil field alone can give. Already capitalists in Indianapolis have seriously discussed a project for piping oil to the city. The time is coming, and is not distant, when a steady current of oil will pour into the city, adding an important element to the industrial growth which the community is entering upon.

coal was, and abundant and excellent as it was, Indianapolis practically discarded it for gas. Finally, an oil field was found, furnishing a third fuel supply upon which the city could draw without limit and at nominal cost. Thus, while most of the cities of the country would deem themselves wonderfully fortunate had they near at hand either coal, gas or oil, Indianapolis already having one, was given, in addition to this, the other two.

KAOLIN, CLAY AND GLASS-SAND.

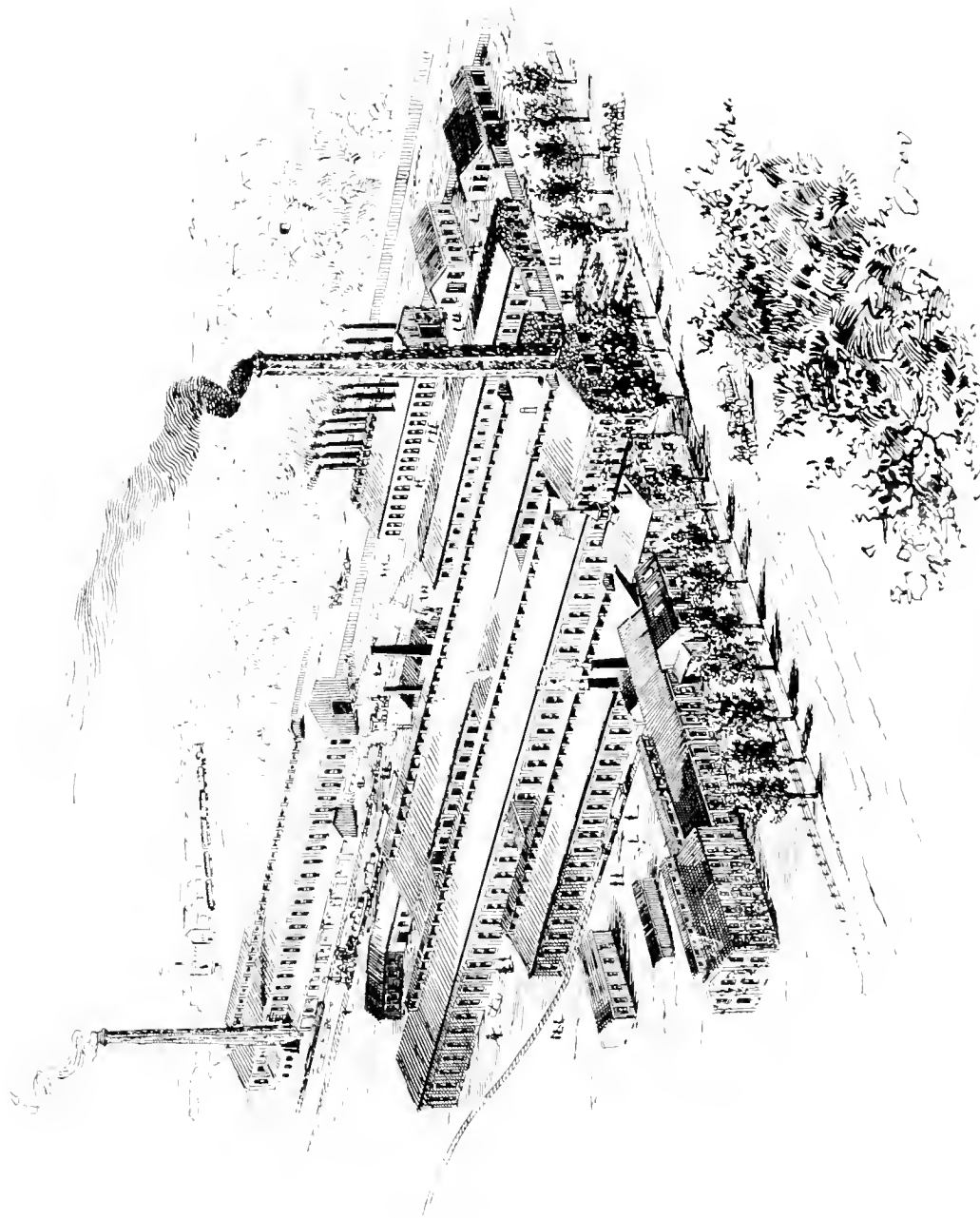


CLAY is so common, that at first thought the idea of its having an economic value, aside from its agricultural utility, seems rather absurd. But a little consideration of the extensive industries for the manufacture of brick, tile and terra cotta will convince the most skeptical that clay, as a mineral product, is of the very greatest importance. Indiana is so universally supplied with excellent brick clay that her inhabitants hardly realize that there are large sections of country where no clay can be had for brick-making, except by expensive importation from more fortunate regions. But while the common clay is perhaps more valuable than any other, because of its wide distribution and the simplicity and cheapness of converting it into brick and tile, it is through her rarer and finer grades that Indiana is to become famous as a clay producing State.

A decade ago it was hardly known that the State possessed any clays except the common ones mentioned. But ten years bring many changes in this era of progress. The incredible theories of enthusiasts one year, become the familiar facts of the next. It is now known that Indiana contains beds of clay which provide material for the finest quality of terra cotta—so fine indeed, that the terra

cotta manufactured from it is being substituted for marble and the best of other building stones in many parts of the country. It is known also, and demonstrated by extensive manufactories which have grown up like magic within two years, that clays perfectly adapted to the making of fire and paving brick are to be found in various parts of the State in inexhaustible quantity. The paving brick industry is one which is only a few years old, but, in future, is destined to become vast and remunerative. Experience has proved brick to be one of the best and cheapest street pavements known, and the knowledge has led many cities to turn to it as a happy solution to the vexatious paving problem.

But it is upon Indiana's kaolin deposits, however, that the world at large will in time look with the most generous recognition. Kaolin is a clay rare and valuable, and always in demand. From kaolin the most delicate and costly pottery is made. The translucent egg-shell china—precious almost as jewels—is molded and burned from kaolin. From kaolin, too, are made the handsome tiles which ornament the hearths and mantels of the rich. A deposit of kaolin, once its quality is known to be superior, and its quantity and accessibility satisfactory, is worth as much as a gold mine. Kaolin, or china clay, as it is commonly called, is the purest form of clay. When

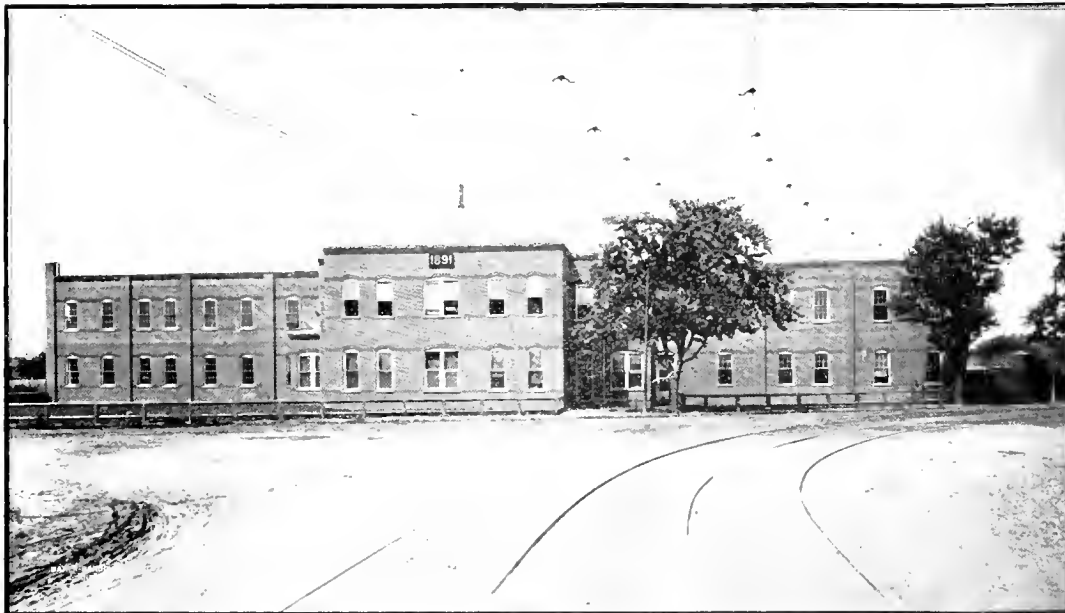


MANUFACTORY OF ENGINES.

most valuable, it is composed of almost equal parts of silica and alumina with about thirteen per cent. of water. The ware called china is so called because it was first made in China. The process of its manufacture was a secret with the Chinese for many hundreds of years, and great quantities of the ware made in China were imported into Europe. This ware was manufactured chiefly from a peculiar white clay found in the mountain of Kaoling, and the name of the mountain, corrupted into kaolin, later came to be applied to the clay. About the beginning of the eighteenth century

porcelains of Germany and France are manufactured at the places where the kaolin beds are situated, and the finest porcelains made in America come from the kaolin deposits or from manufactories to which kaolin is transported.

This brief mention of the history of kaolin and its connection with the most perfect products of the potter's art, will suffice to give at least a hint of the importance which should be attached to the fact that Indiana has extensive beds of kaolin. Maurice Thompson, while State Geologist of Indiana, gave considerable attention to the kaolin deposits,



MILL MACHINERY WORKS ON BIG FOUR RAILROAD (FRONT VIEW).

kaolin was imported into Europe, and not a great many years afterward beds of it were discovered in England, Germany and France, and still later in a few places in America. The famous

and in his official reports he speaks repeatedly of their valued certainty of future renown. In the Fifteenth Annual State Geological Report, Mr. Thompson devotes considerable space to the subject

of kaolin. He says in this report that kaolin underlies large areas and ranges through the colors of white, red, gray, whitish, greenish, bluish and buff. The magnificent beds of kaolin, when fully appreciated, will, in future years, be the greatest source of our mineral wealth." Again: "The uses to which kaolin can



RESIDENCE ON NORTH MERIDIAN STREET.

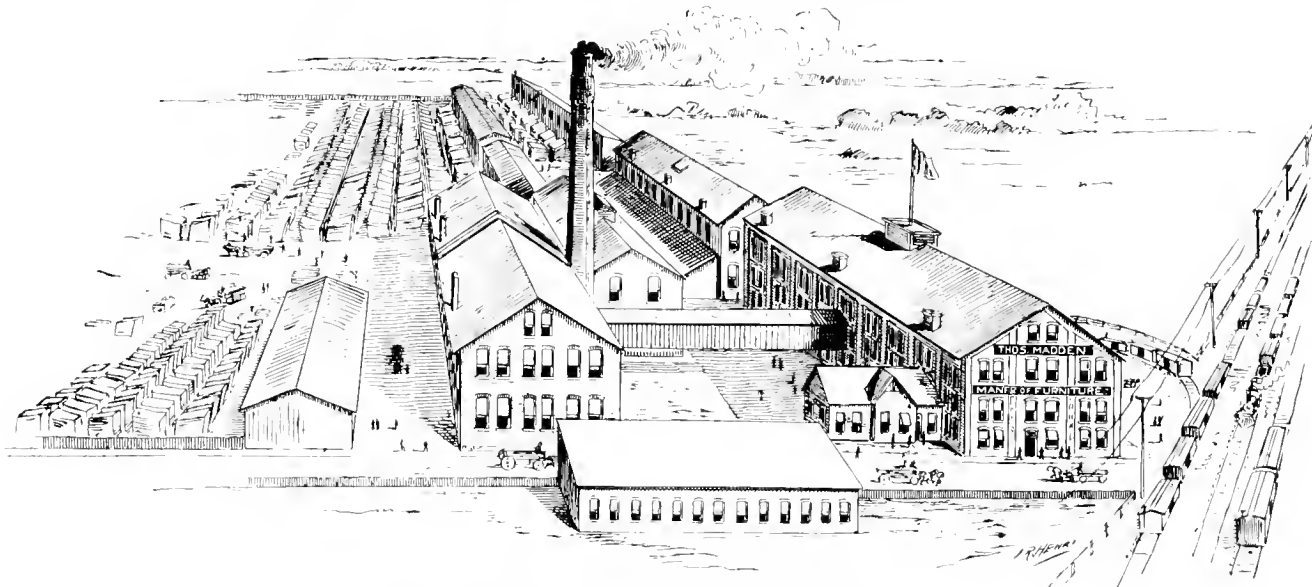
white variety is the only one of value for fine white pottery or porcelain, but the colored varieties are excellent for use in encaustic tiles, terra cotta, etc.

In one place Mr. Thompson speaks thus of the Indiana kaolin beds: "Here lies a practically exhaustless quantity of the most beautiful, pure and desirable clay ever offered to the manufacturer of fine earthenwares, to say nothing of its value in various other branches of manufacture. Next to our coals, our natural gas and our building stones, these mag-

be put are various. The making of chinaware and pottery of all grades is the chief, but brick and tiles of the most beautiful kinds, as well as fire-brick and all manner of terra cotta work are made from it. It is also largely used in the manufacture of paper and alum, and in a number of other processes known to manufacturers. * * * In Harrison county, pockets of white kaolin were found in the glass sand deposits. * * * There is, also, in Harrison county an immense deposit of

tinted kaolin admirably adapted to the purposes of the potter and terra cotta worker. Owen county, too, has practically inexhaustible beds of the very best kaolin. The attention of manufacturers is especially directed to these deposits, and it is almost certain that other beds will be discovered. But the kaolin of Lawrence county, taken alone, is sufficient to build up and maintain for many years a manufacturing center as great as any of the pottery and porcelain establishments of England, France or Germany. It will pay the State of Indiana a good and lasting income to advertise

ance of some already mentioned, is, nevertheless, worthy of more than incidental mention, is glass-sand. This possesses the more interest and value because of the fact that Indiana has become the greatest glass manufacturing State in the Union. In various parts of the State deposits of pure white silicious sand are found. It lies in extensive beds, easy to excavate. For many years the great plate-glass works at New Albany have drawn upon sand deposits in the southern part of the State, and since natural gas has brought many glass factories into the northeastern counties, beds of

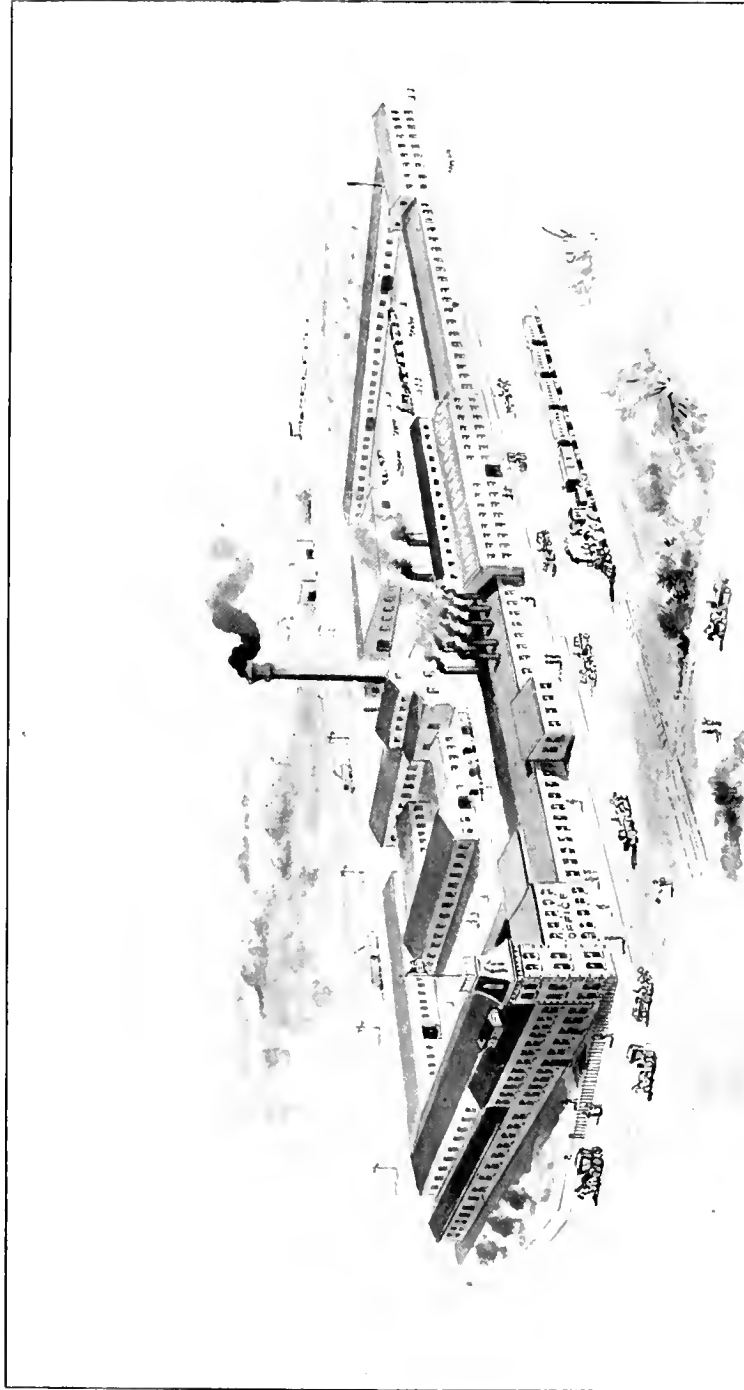


FURNITURE FACTORY ON THE BIG FOUR RAILROAD.

her internal resources to the world. Her mineral wealth is to-day greater than that of many States whose gold and silver mines are the wonder of the world."

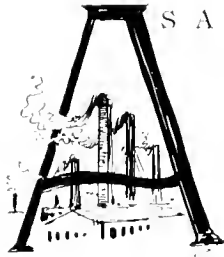
Yet another of the State's natural resources, which, while not of the import-

excellent sand have been discovered in that quarter. The beds of glass-sand already developed keep in the State every year many thousand dollars which otherwise would have to be expended for sand obtained from some distant point.



MANUFACTORY OF MILL MACHINERY.

MANUFACTURING INDUSTRIES.



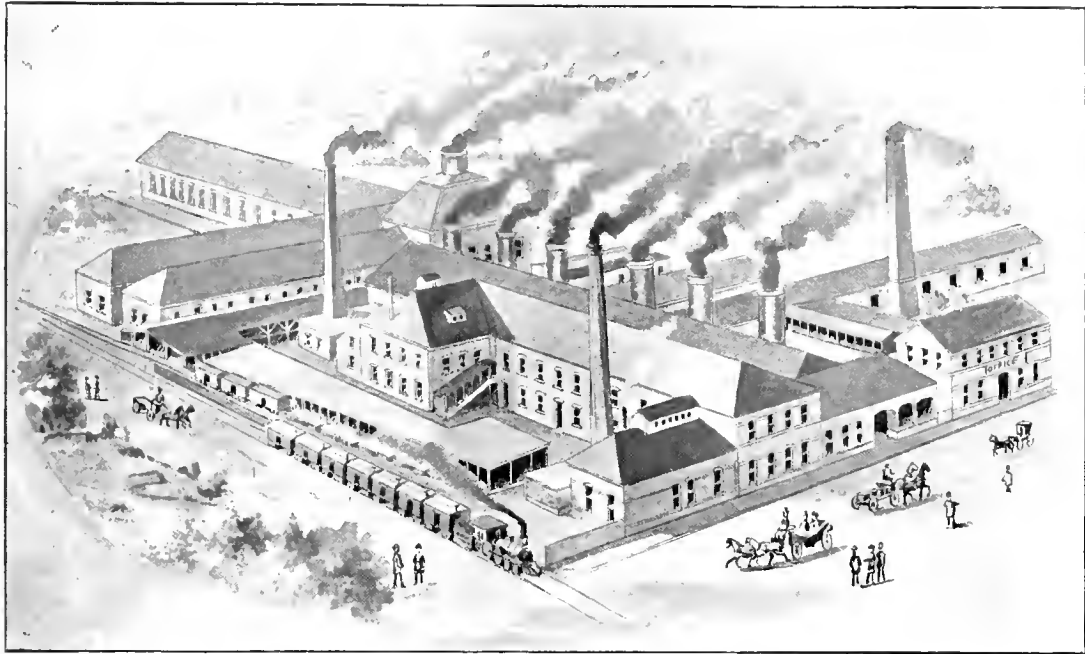
AS A seat of manufacturing industries, Indianapolis is noted no less for the number of her establishments and the variety and value of their products, than for her well-earned reputation of leading the world in certain classes of manufactured goods. A curious proof that the city is devoid of that spirit of bluster which is noted in communities where the "boom" fever prevails, is to be found in the fact that the prestige which Indianapolis has attained as a manufacturing point is not generally realized among her own citizens. Persons in Australia, Mexico, South America, Africa, Europe and the islands of the sea know what the mass of the inhabitants of Indianapolis do not know, namely, that this city exceeds any other on the globe in the quantity and quality of the heavy milling machinery, the desks, the chairs, the lounges, the wooden-ware, the encaustic tiles, the terra cotta, the road carts, the vehicle wheels, the malleable iron and the corn food products which it annually manufactures.

In addition to these chief industries are hundreds of others of large extent. Full eleven hundred separate manufacturing establishments are located in Indianapolis, the number of employes in different lines of production ranging from scores to thousands, and the total

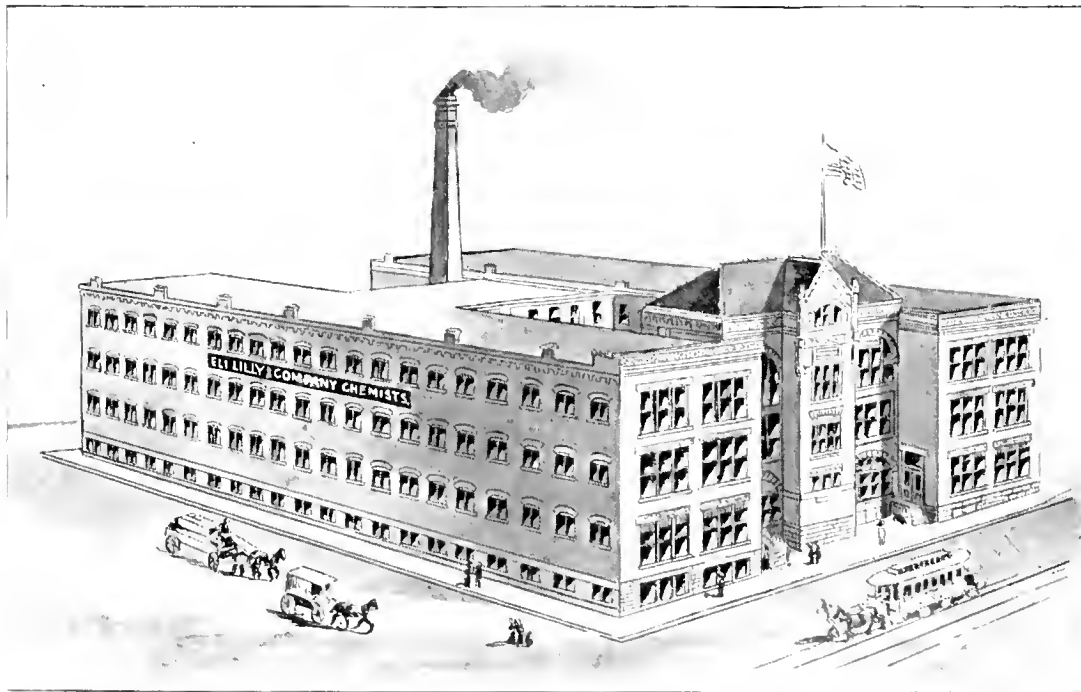
number of persons employed in manufacturing in the city reaching probably twenty-five thousand or more. The value of the combined production of all the manufactories in the city is estimated at between sixty and seventy million dollars a year. Some of the principal industries, aside from those above mentioned, together with the value of their annual products in round numbers, are the following:

Stoves,	\$100,000
Soap,	100,000
Railroad Frogs and Switches,	200,000
Fertilizers,	250,000
Belting,	275,000
Electric Machinery,	300,000
Canned Goods,	300,000
Chemicals,	350,000
Medicine,	500,000
Pumps,	500,000
Starch,	500,000
Woolen Goods,	700,000
Wheels,	750,000
Fruit Packing,	800,000
Overalls,	800,000
Saws,	1,000,000
Natural Gas Supplies,	1,000,000
Stone,	1,000,000
Carriages and Wagons,	1,900,000
Agricultural Implements,	1,900,000
Staves and Headings,	2,000,000
Architectural Iron,	2,000,000
Cars,	2,500,000
Beer,	3,000,000
Railroad Supplies and Repairs,	3,000,000
Engines, Boilers and Foundries,	3,000,000
Builders' Materials,	3,100,000
Pork Packing,	10,000,000

Especially in the production of wares which require skill and inventive genius in their manufacture is Indianapolis famous. In some instances these qualities

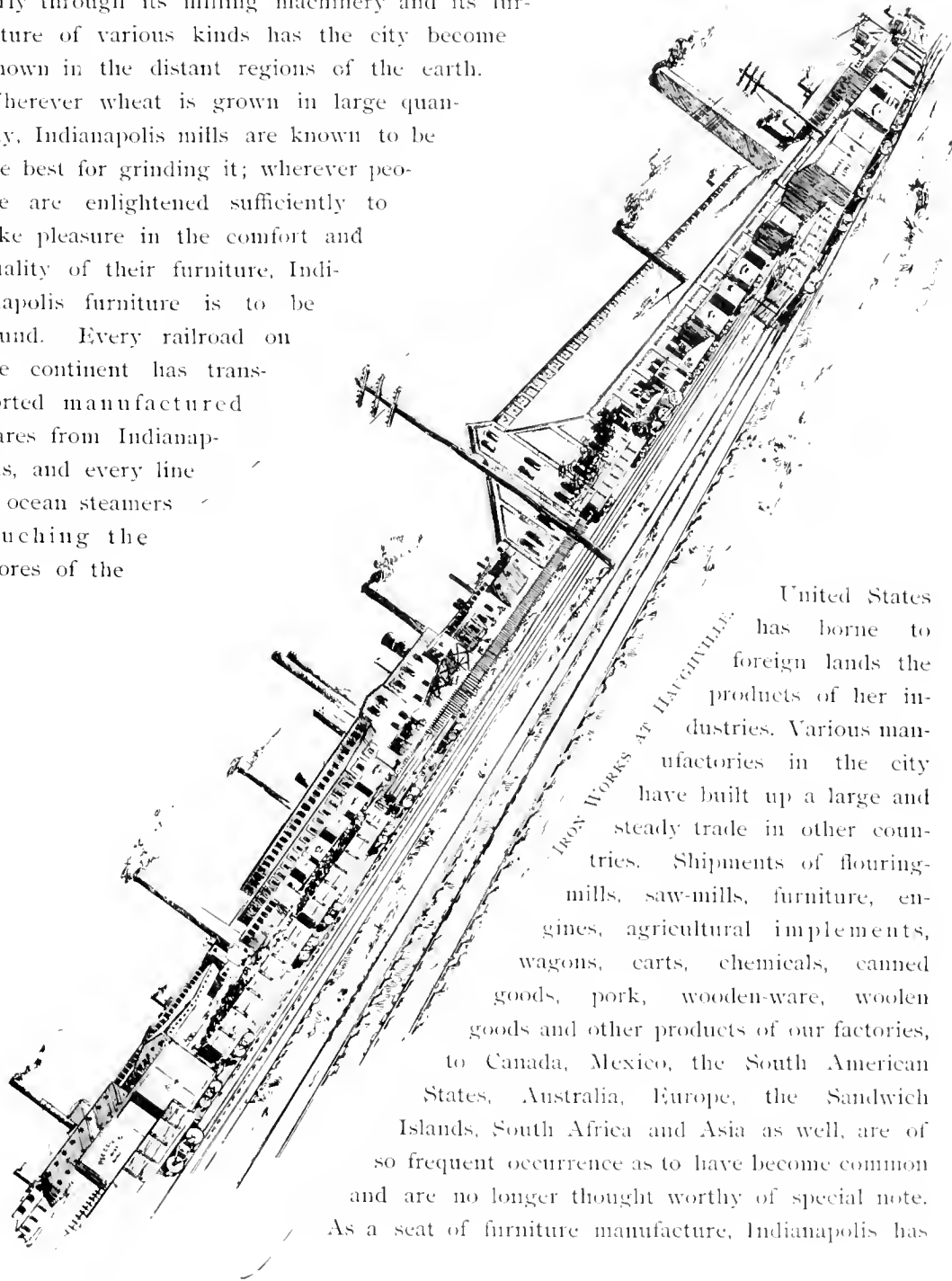


TILE WORKS.



MANUFACTORY OF CHEMICALS.

are shown in the wares themselves, and in others in the machinery necessary to produce them. Particularly through its milling machinery and its furniture of various kinds has the city become known in the distant regions of the earth. Wherever wheat is grown in large quantity, Indianapolis mills are known to be the best for grinding it; wherever people are enlightened sufficiently to take pleasure in the comfort and quality of their furniture, Indianapolis furniture is to be found. Every railroad on the continent has transported manufactured wares from Indianapolis, and every line of ocean steamers touching the shores of the

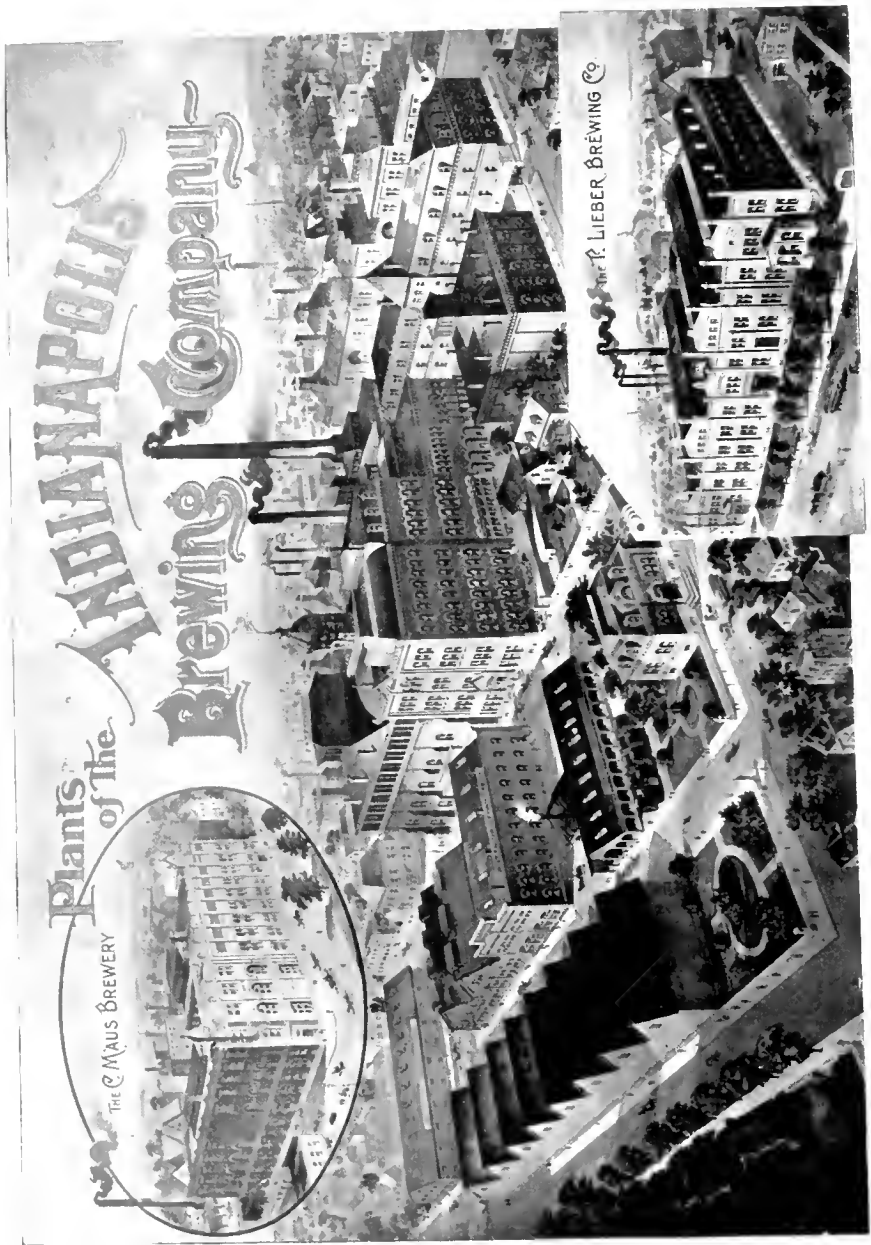


United States has borne to foreign lands the products of her industries. Various manufacturing in the city have built up a large and steady trade in other countries. Shipments of flouring-mills, saw-mills, furniture, engines, agricultural implements, wagons, carts, chemicals, canned goods, pork, wooden-ware, woolen goods and other products of our factories, to Canada, Mexico, the South American States, Australia, Europe, the Sandwich Islands, South Africa and Asia as well, are of so frequent occurrence as to have become common and are no longer thought worthy of special note. As a seat of furniture manufacture, Indianapolis has

Plants of the INDIANAPOLIS Brewing Company



THE C. MAUS BREWERY



THE LIEBER BREWING CO.

a brief but brilliant history. Not a great many years ago it began, and the first men to venture into it achieved a remarkable success. This naturally led others into the business, and they too were successful. Since then, a tremendous growth in the industry has followed, until now there are about forty furniture manufacturing establishments in the city, employing in all some thirty-five hundred men, and producing goods worth seven million dollars a year. The business has grown

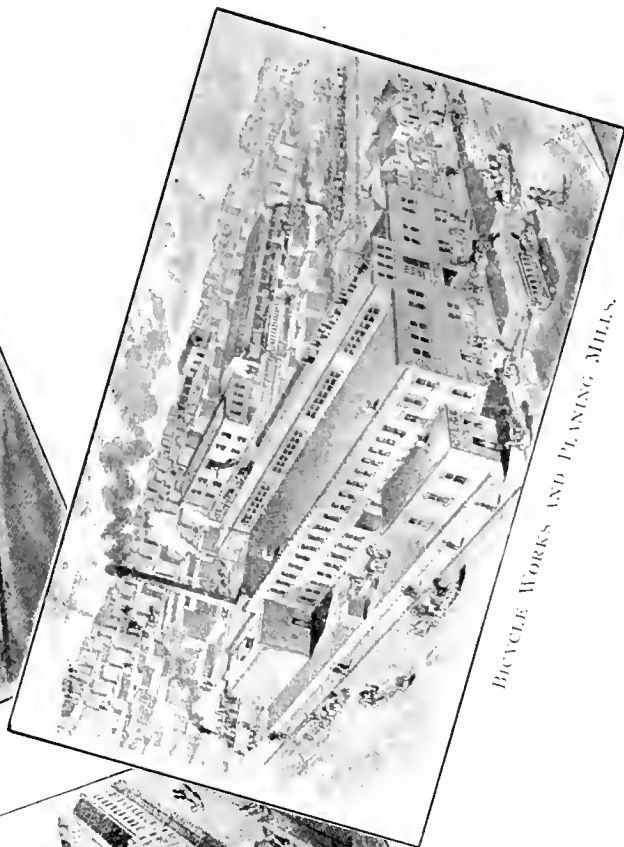
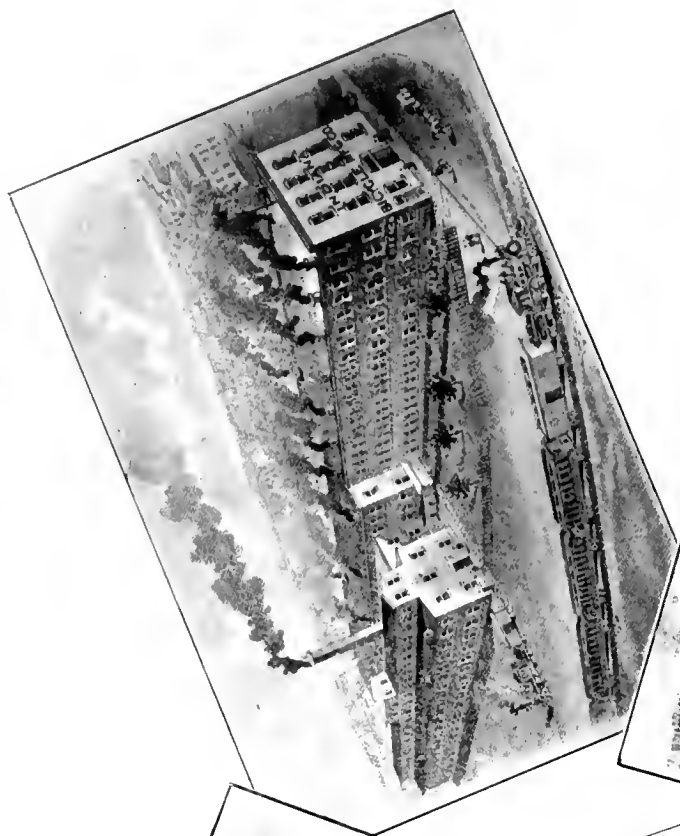
of parlor furniture, bed-room suites, tables, etc., the city has made no such progress. Within the last year or two, some attention has been turned toward those branches of the business with gratifying results, and it is certain that a few years more will see them ranking well up with the kindred industries of chair, desk and lounge making.

In many particulars, the same advantages which have contributed to the success of furniture manufacture, are those necessary to the profitable production of

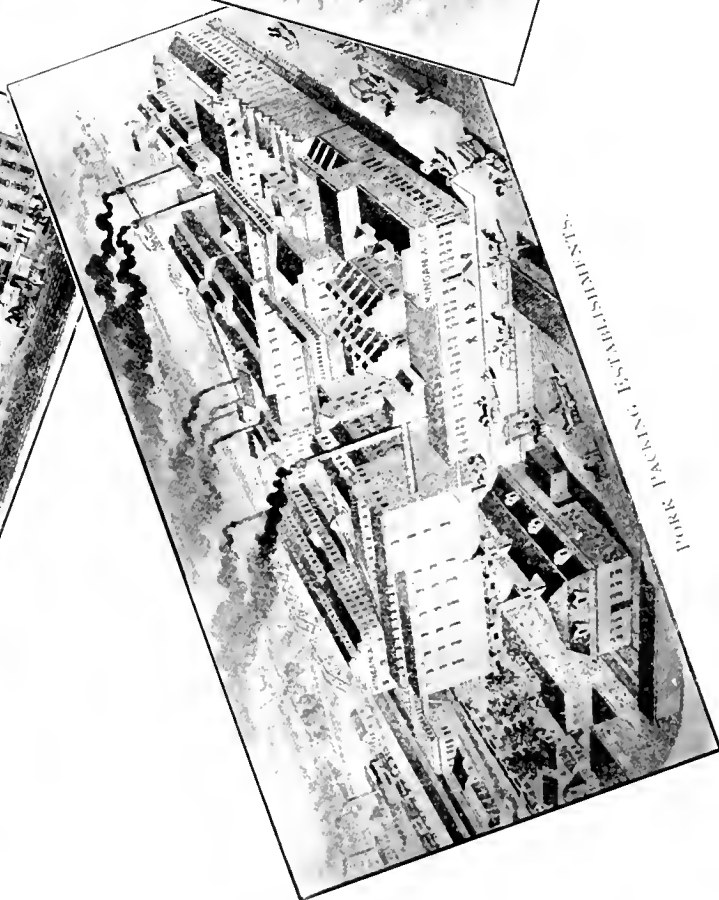


up principally in the production of lounges, desks and chairs. The most extensive manufactory of chairs and the largest desk manufactory in the world are in Indianapolis. In the production

the thousand and one different important and unimportant articles which fall under the general classification of wooden-ware. In this line of fabrication, too, Indianapolis is a world leader, and sends her



BICYCLE WORKS AND PLANING MILLS



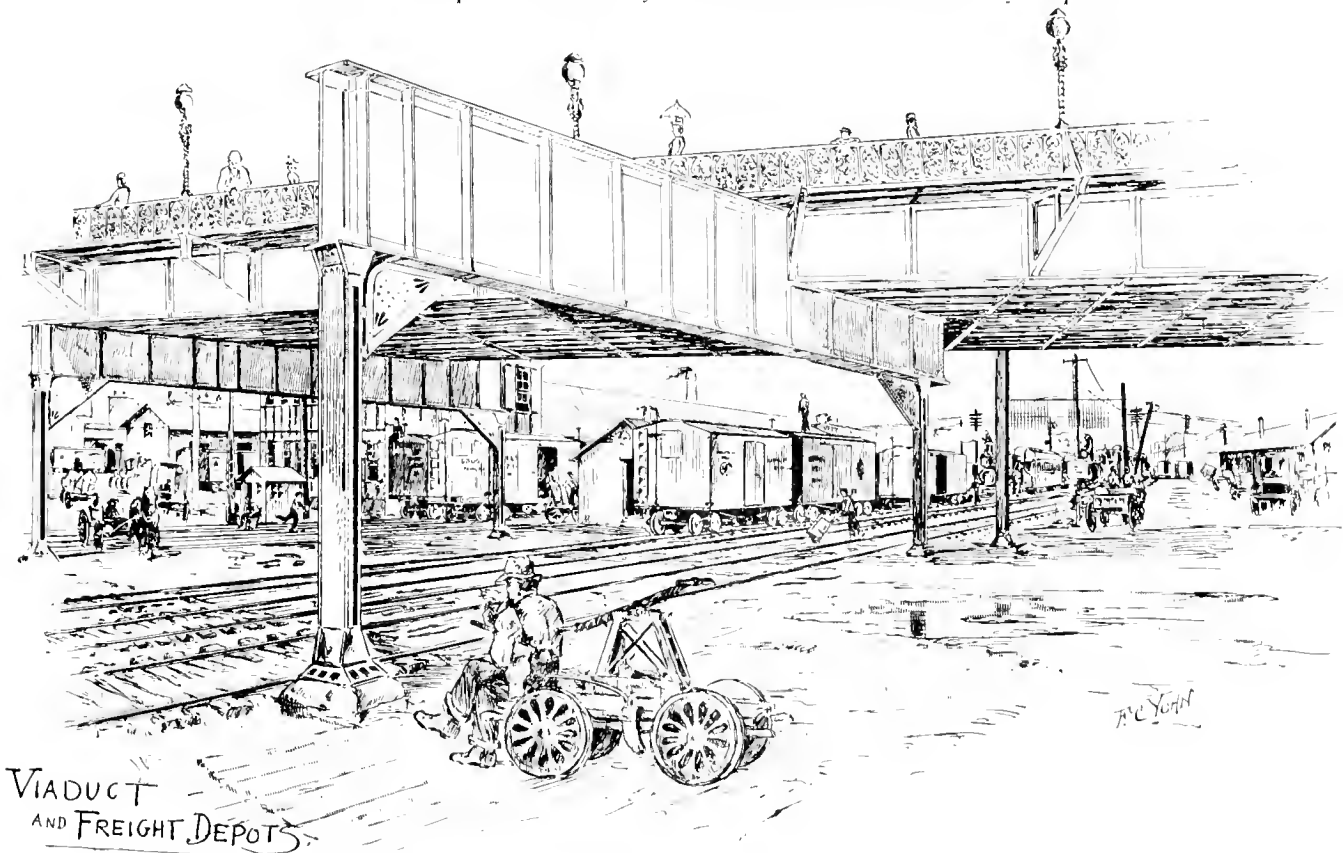
TOUR JACKING ESTABLISHMENTS

goods to every land inhabited by civilized men.

The manufacture of flour mills has not been taken up by many different persons, but has been centered in a few very large establishments. This is to be accounted for chiefly on the ground that valuable patents upon milling machinery are always the property of the fortunate few, and that a good deal of capital must be invested in the plant before any

factory of flour mills in the world is in Indianapolis. In this line of business in the city there is now invested about one and a half million dollars, and the value of the annual output is some five million dollars.

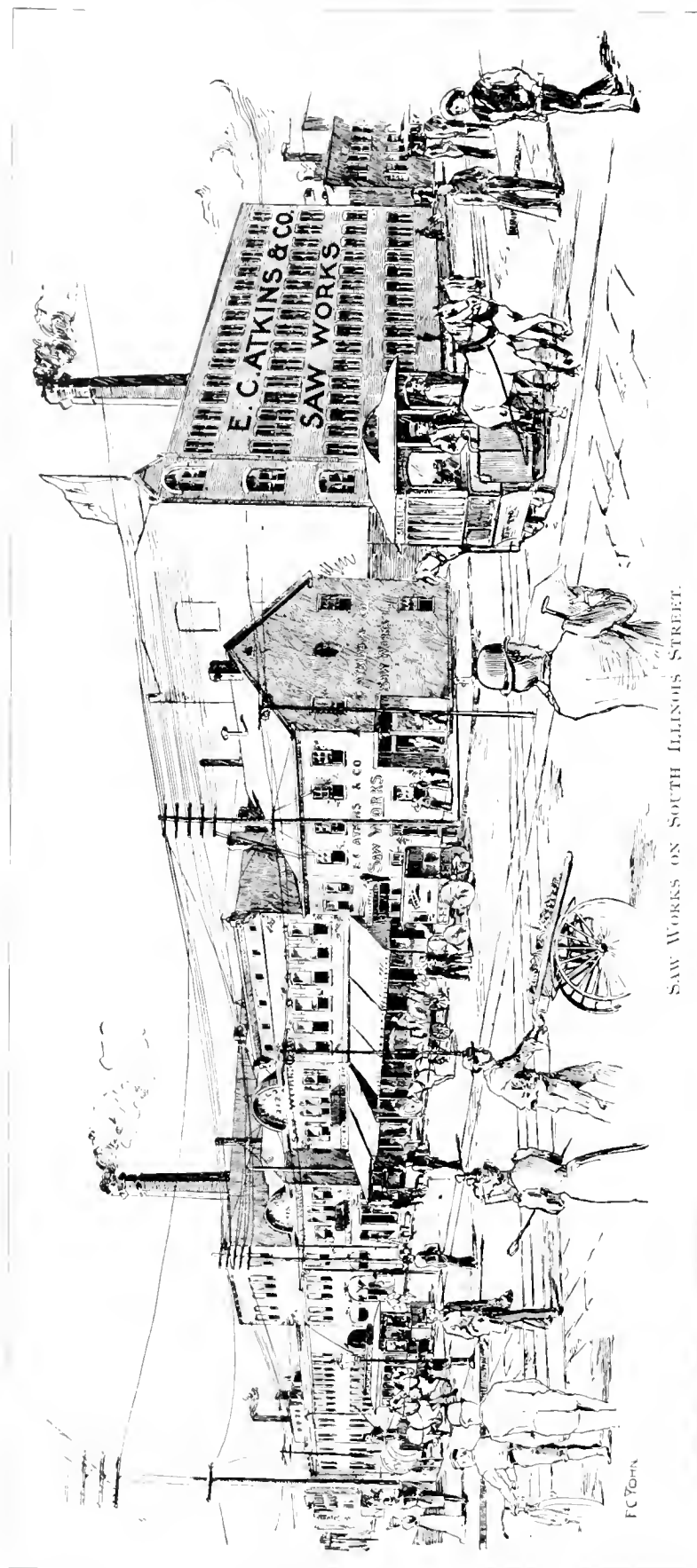
The growth in wagon, carriage and cart manufacturing is one of the most remarkable of the city's newer industries. Ten years ago this line of manufacture was not even of secondary importance in



VIADUCT
AND FREIGHT DEPOTS

returns begin to come in. Then, too, a long experience in the trade, and exceptional administrative ability are more essential in this line of business, perhaps, than in many others. The largest manu-

the city. Seven or eight years ago the entrance of new men into the business started a rapid advance movement which has not yet ceased nor paused, and the result is that in some branches of the



vehicle trade, Indianapolis is supreme. This is especially true of the manufacture of the light, convenient road carts which have become popular in many

and States, is in Indianapolis, and the number of wheels produced in the course of a year is almost incomprehensible. The nearness of forests of

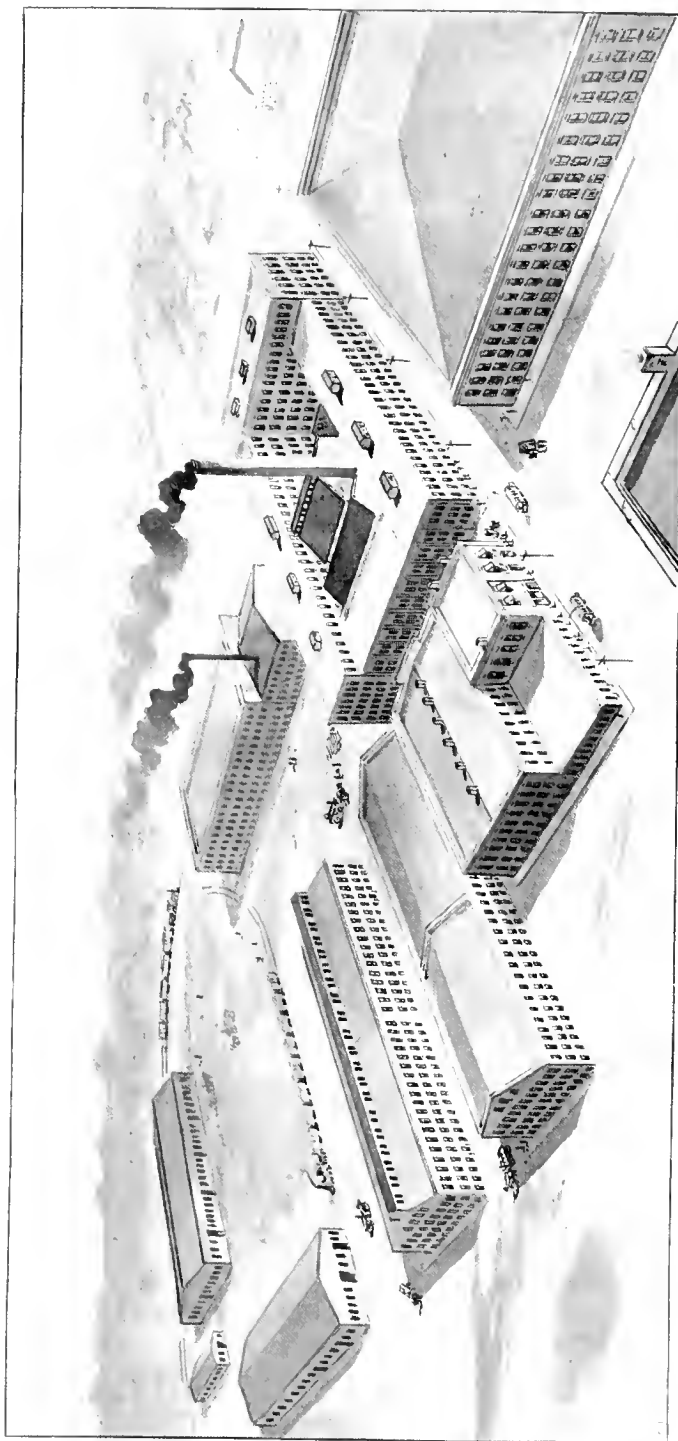


CENTRAL AVENUE M. E. CHURCH.

countries. A single establishment in this city has a capacity to build, complete, every twenty-four hours, one thousand of these carts. The manufacture of wheels for wagons, buggies, etc., in late years has become an immense business, distinct in itself. The central and largest establishment of a corporation which controls the wheel market in the United States, and owns plants in many cities

hickory and oak has made this great industry highly profitable.

One of the newest of the city's extensive industries is the manufacture of various food products from corn. Plain corn-meal is now only one of many wholesome articles of food made from corn. Some of them are the basis for the most delicate and delicious of dishes. This has become possible in recent years



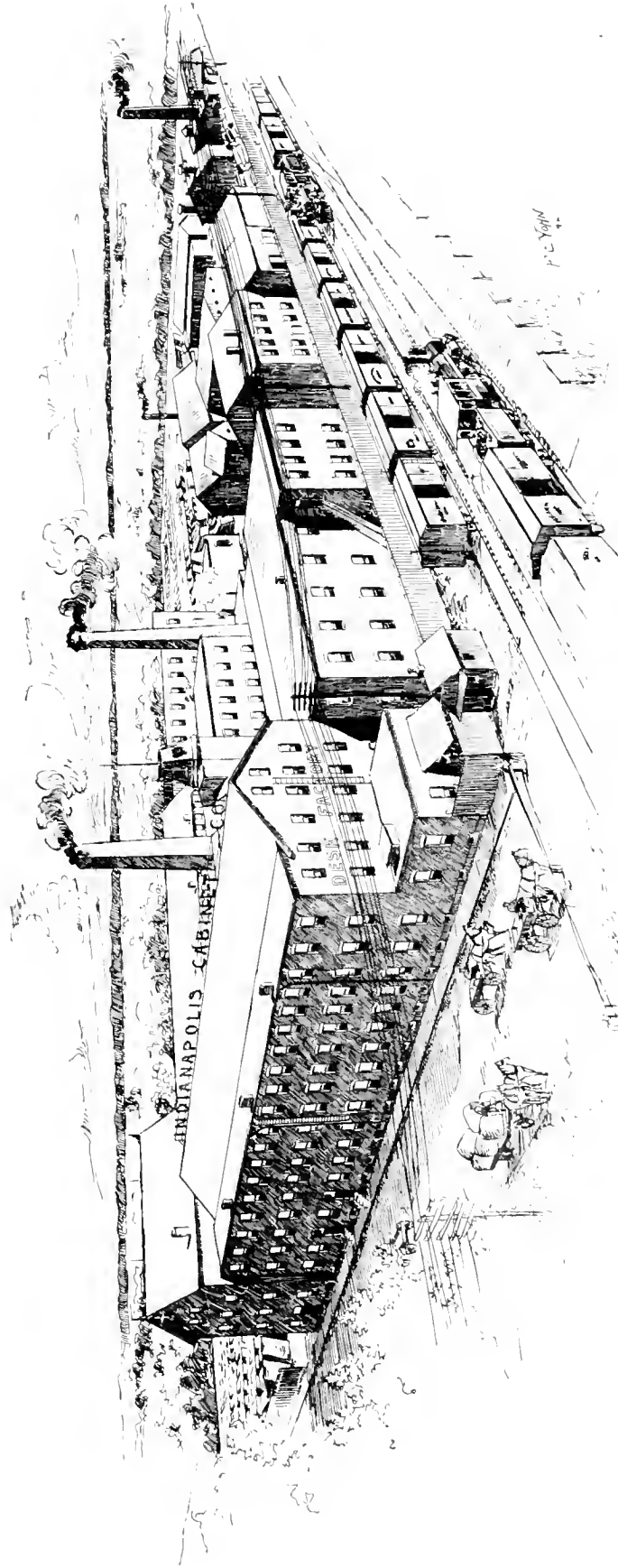
VEHICLE MANUFACTORY ON SOUTH ILLINOIS STREET.

through ingenious inventions and much study of the constituent elements of corn, and it has led to the building up of vast manufacturing establishments of a kind unheard of a few years ago. The largest of all of the mills of this character is in Indianapolis. It was brought here by outside capital because of the limitless corn supply all around, and the unequalled facilities for transporting both corn and product in any direction promptly and cheaply. Directly akin to this industry is that of starch manufacture. The large starch works of the city have not only been always immensely profitable, but their business has outgrown their facilities, and extensions doubling the capacity of the works are even now matters of current discussion.

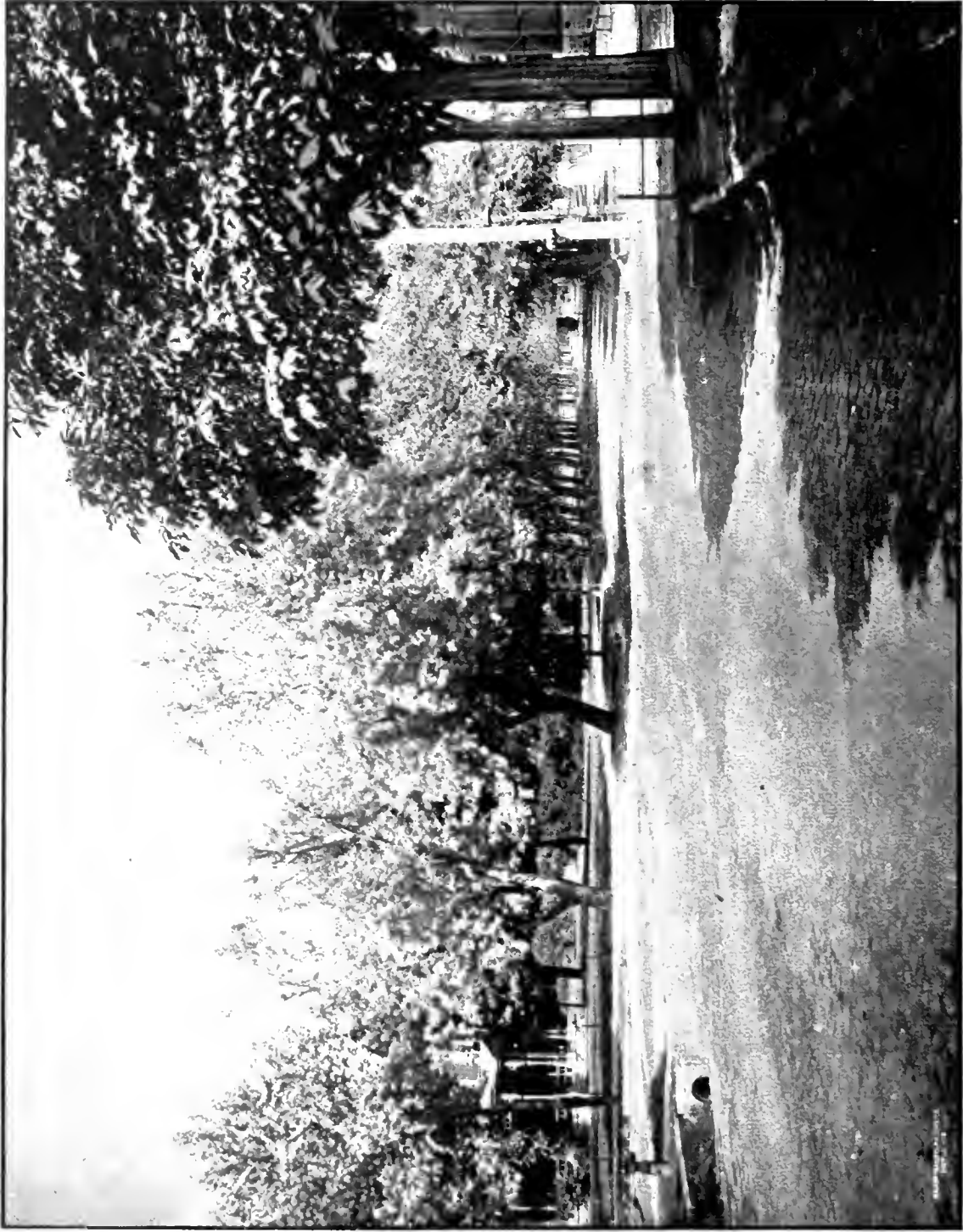
It is estimated that the total annual product of the manufactories in Indianapolis which work entirely in iron, is worth over \$10,000,000. The city is proud of her trade with foreign countries. Her saws, driven by her engines, are clearing away the forests of Central and South America. Her stoves give comfort to other nations, and her electric machinery furnishes power in many lands. Her steam pumps are working in mines and shops in home and foreign States. All over the United States her machinery is familiar. Buildings contain her architectural iron-work. Her railroad frogs and switches go down wherever American railroads are constructed. More than a passing mention is due the reputation of Indianapolis as a seat of engine manufacture. All over the country, en-

gines built by certain of the large establishments in this city are standards of excellence. The same is true of the saws manufactured in the city. The demand for them is so great as to be almost beyond the ability of the makers to satisfy it.

Turn to the subject of encaustic tiles, and Indianapolis will be again found to possess predominant excellence among all rivals. The floors in public buildings in every State in the Union are of Indianapolis tile. It is superseding marble because of its superior beauty and durability. In the decoration of both the interior and exterior of residences, artistic tile is assuming the place once held in the public favor by marbles and carving. In all these uses, the tile from Indianapolis has received the honor of highest preferment. It excels in the quality of the material of which it is composed and in artistic execution and coloring. The best proof of the truth of all this is to be found in the fact of the great extent and prosperity of the city's tile business. In the introduction of natural gas, the tile industry has been peculiarly benefited. Experience has shown that the fierce, steady heat of the gas flame produces in the kiln a quality of tile impossible to make with coal as fuel. The manufacture of terra cotta being in some degree related to that of tile, may be noted in connection with it. The terra cotta made in Indianapolis is famous throughout the country. It is susceptible to the highest expression of the sculptor's art, is durable and solid



CABINET WORKS ON BIG FOUR RAILWAY.



AUTUMN SCENE ON NORTH MERIDIAN STREET

as granite, and is every year assuming a more prominent place in the favor of architects and builders.

And so the list might be extended almost indefinitely. The industries named are of the most important in the city, but there are others fully as important and extensive. The manufacture of bicycles has become an enormous industry. The breweries stand for an investment of millions, and their revenues are correspondingly great. The manufacture of lumber, brick, stone, hardware, etc., all grouped under the general head of "builders' materials," is of the utmost importance. The annual production of natural gas supplies is extensive. The pork packed annually in Indianapolis is by firms which have invested millions. It is impossible here to even mention by name all the hundreds of manufacturing enterprises which deserve favorable notice for their extent and success.

The statement that these manufacturing factories are thriving, does not sufficiently emphasize the degree of their prosperity. They are, in hundreds of instances, experiencing a rapid and substantial growth. New buildings are going up, new machinery coming in, more men are being employed, new departments of work added. This is the story to be heard on all sides, and it tells of the city's dawning commercial expansion as nothing else can. It is the inevitable result of such conditions as have come to prevail in Indianapolis. With all the circumstances favorable upon which a business depends, the end is success sure and soon.

It were impossible to note all the conditions which affect the success of a manufacturing business; those important in one class of production being often unimportant in another. But there are certain general factors, whose presence,



MANUFACTORY OF CORN PRODUCTS.

in some degree, is essential to success, and the greater the degree, the greater the ensuing success. One of these factors is transportation facilities; another is cheap fuel; another easy access to raw

and low rates. Of the cheap fuel, not a great deal need be said here. Crude oil is cheaper than coal, while the cost of natural gas is less than half that of the black mineral. But while this is true



WOODRUFF PLACE.

material; another suitable location, and another a quiet, contented force of workmen at reasonable wages. All of these Indianapolis has to offer in their most efficient form. Her railroads provide direct and prompt communication with neighboring cities, with the finest agricultural region in the world, and with areas of vast mineral wealth. They thus bring in materials for manufacture and carry to market the finished products. With it all, there is enough of competition to make certain, first-class service

both in regard to gas and oil, it is no less true that coal of the finest quality for manufacturing purposes is cheaper in Indianapolis than in almost any other city in the country. Thus is the fuel question settled satisfactorily for all time to come.

In the matter of suitable sites for manufactories, Indianapolis simply can not be equalled. The city is surrounded by a belt railroad, which connects with every one of the sixteen railroads entering the city. The cars of all the

roads, by a permanent arrangement, are transferred about the Belt at a nominal cost. This gives to a factory situated on the Belt all the advantages of being upon sixteen railroads diverging in every direction, and all competing for its business. The Belt is far enough beyond the city limits to allow land along its route to be purchased cheaply. The decrease of the danger of fire, and consequently of insurance rates, are also points to be considered. Finally, the class of work-

prevent trouble among employes is illustrated in the city frequently, and is a matter of common appreciation. The cost of living is exceedingly low, and although the wages paid average small, the workmen are enabled to save and invest in homes.

The simple truth is that Indianapolis is equipped as few cities are to assure success to manufacturers who settle within her gates. The conditions essential to the profitable operation of mills

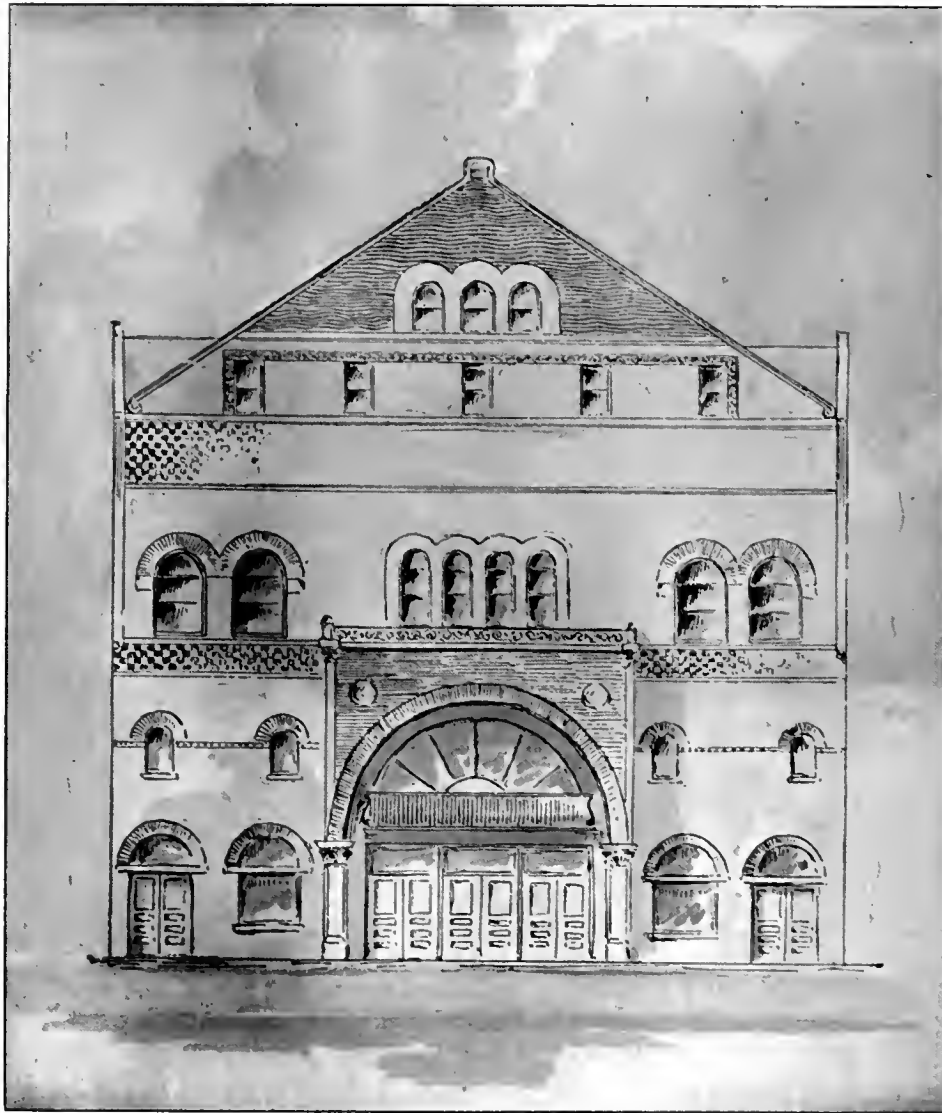


RESIDENCE ON NORTH MERIDIAN STREET.

ingmen in Indianapolis is above the average of cities. A surprisingly large per cent. of the wage earners have real estate and live in their own houses. These men are conservative and reasonable, and act as a check upon the element which has nothing to lose by agitating labor questions. The power of the industrious, property-owning men to

are here to be found in their best form. The rich surrounding territory of a hundred thousand square miles is at once an exhaustless source of raw material and a never satisfied market for finished wares. The means of transportation to and from it are well-nigh perfect. Embracing and supporting all the other conditions is the public spirit,

friendly to incoming capital, and prepared to go to any reasonable length to encourage and protect it. Here, then, extends her broad arms to welcome more, with the assurance upon her lips that all which come to work with indus-



EMPIRE THEATER.

is the picture, and it is an attractive one: A city stirred by the roar of a thousand mills, prosperous and growing, try and care in her fields of commerce shall be alike prosperous and busy, and in the end shall grow strong and great.

THE WHOLESALE TRADE.



IN ORDER that it may become the center of an important wholesale or jobbing trade, a city must possess two prime advantages: It must have first-class railway facilities, and must be surrounded by a populous and thrifty region of country. Both of these

roads, Indianapolis is brought into direct and prompt communication with fully a thousand cities and towns, for which she is the natural base of supplies. The thickly settled and prosperous agricultural communities which form a zone a hundred miles wide all round, send up a never satisfied demand for the necessities and comforts of life. Millions of



RESIDENCE ON NORTH MERIDIAN STREET.

advantages it is the fortune of Indianapolis to enjoy to an unusual extent. No city in the United States excels her in these particulars. With her sixteen railroads threading the country in every direction, and intersecting scores of other

people are to be fed and clothed and housed, and the logical center from which their wants should be supplied is Indianapolis. The conditions for fulfilling this mission are entirely favorable. The cost of transportation is low, and



IN THE HEART OF THE WHOLESALE REGION.

the service is prompt; the distances are short; the people are friendly to the city and ready to draw upon it for what they need. The stone, coal, oil and gas fields surrounding, are filling up with thriving towns and cities, which must rely on some large point of distribution for their supplies. Every law of trade and every geographical consideration fix upon Indianapolis as the place.

As would be expected after this survey of the existing conditions, the wholesale and jobbing business in Indianapolis is in a flourishing state. A trip through the wholesale district, along South Meridian, South Pennsylvania, South Delaware, Maryland, Georgia, or McCrea streets, will impress this deeply on the visitor's memory. The rumble of heavily laden drays, the sidewalks blockaded by mountains of boxes and crates and bales, the hurry and confusion of porter's rolling the goods about, the short, sharp commands of men directing the work, all together, impart a sense of an important business movement. That this impression is not a mistaken one, is proven by the fact that the sales of the wholesale merchants of Indianapolis aggregate in round numbers \$40,000,000 a year. There are in the city over three hundred wholesale and jobbing houses, and in their employ are about one thousand traveling salesmen. Several of the largest houses in the West are located here, and annually many hundred thousand dollars worth of goods of various kinds are imported directly from European and other foreign countries.

The expansion of the wholesale trade has been marked by no sudden bursts of development. It has been steady, and while not exceptionally rapid, has been substantial, conservative, and thoroughly safe. For several years, the rate of expansion has been somewhat quickened above what it had previously been, the business responding to the impetus which came of the great inrush of capital and population in the gas and oil fields. This growth in the volume of business is manifested both by an increase in the number of wholesale houses and a building up of the firms already established. Wholesale houses in Indianapolis do not fail. Such an event has not occurred in many years. On the other hand, firms which entered the trade a few years ago have grown strong, and every year sees several beginners venture into the field. The removal of wholesale firms from other cities to this, for the sake of the magnificent railroad facilities, is not an uncommon occurrence. Every passing twelve-month witnesses a widening of the fame of Indianapolis as a prosperous and desirable wholesale center. Besides its superiority as a center for distribution, it has noteworthy advantages because of its direct communication with the many cities from which the wares to be sold at wholesale must be obtained.

The merchants of the city have for years cultivated trade in the South. By ascertaining the especial needs of that section of the country, and making an honest effort to satisfy them, they have won great prestige in many Southern

States, and are enabled to easily outstrip all competitors. In a large number of communities south of the Ohio River, a commercial traveler needs no better recommendation than a statement that he represents some Indianapolis business house. The development of the inex-

very gates of surrounding cities, and have established strong business connections beyond them. They have gone beyond Louisville and Cincinnati, and built up a strong trade in the South which the latter cities can not weaken. They have gone into Michigan, and



BRUNSWICK HOTEL.

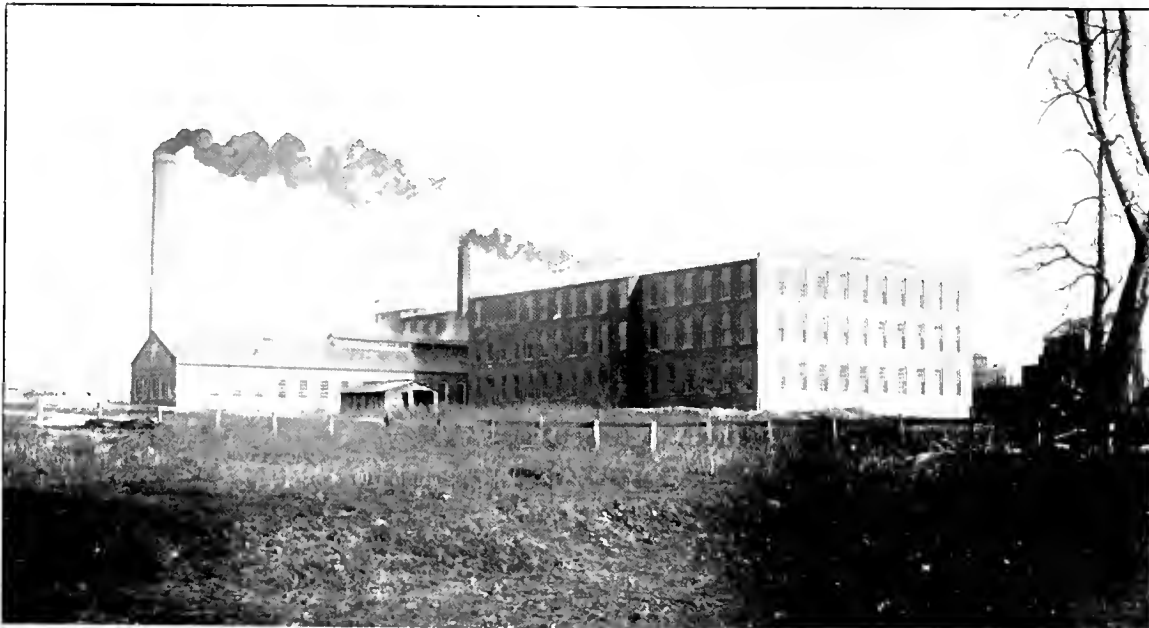
haustible mineral resources of Tennessee, Alabama, Georgia, Missouri and other States, have enlarged the field of demand for wares from the North, and the extent of the business is rapidly growing. It is a noteworthy fact that Indianapolis merchants have carried their trade into the

found permanent patrons within a few miles of Detroit. They have beaten Chicago in Michigan, also in many places. They have invaded Ohio and Illinois, and a large per cent. of their entire business is done in those two States. They have even pushed beyond

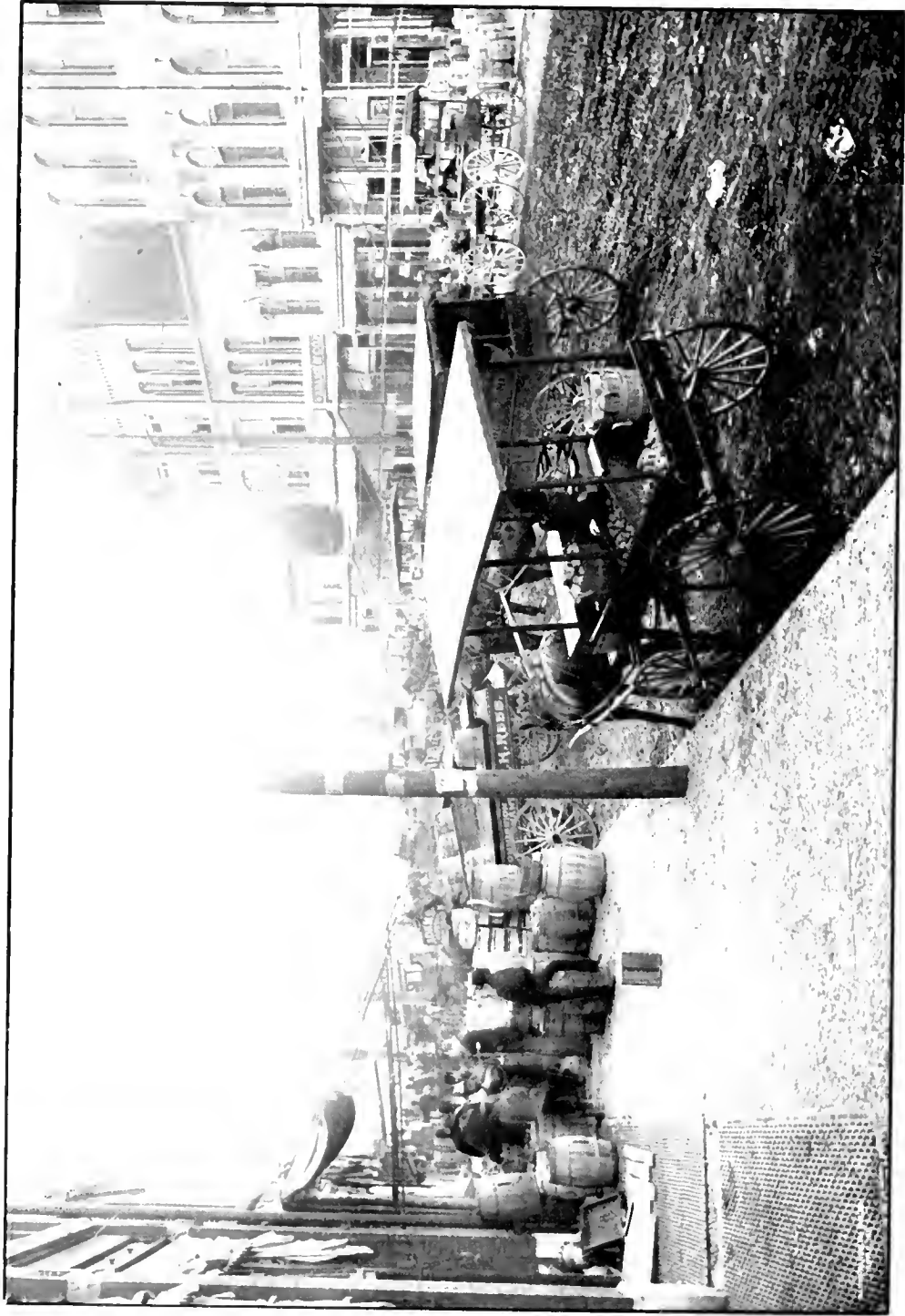
St. Louis and Kansas City, and annually send large quantities of goods west of the Missouri River.

While a great number of lines of trade are represented in the wholesale district of Indianapolis, the city is especially strong in its wholesale dry goods, millinery, drugs, hardware, queensware, grocery, confectionery and poultry departments. The volume of business done in these lines is enormous. As a poultry shipping point, the city has no equal on the continent. Her queensware men are among the largest importers in the West. The dry goods trade is supplied by several houses of long established reputation and recognized financial stability, and the same is true of the trade in drugs. In groceries, notwithstanding the intense competition, there are many wholesale firms, and,

without exception, they are prosperous. A review of the entire list of houses doing a wholesale business would be simply a series of repetitions of the story of growing trade and encouraging prosperity. The summing up of all is, that whatever is to be purchased for the retail trade may be obtained in Indianapolis cheaply and promptly, and with the smallest amount of risk in the transportation. In all the conditions which affect the wholesale trade, Indianapolis is peculiarly fortunate. She has much to offer to those who engage in wholesale enterprise within her gates, and to all, her bounty is impartial and generous. The uniform prosperity accompanying the beginning and extension of those houses now established in Indianapolis is an index of the fulfillment of the promises extended to all who may come.



COTTON FACTORY ON THE WEST SIDE.



SOUTH DELAWARE STREET PRODUCE DISTRICT.

THE RETAIL TRADE.

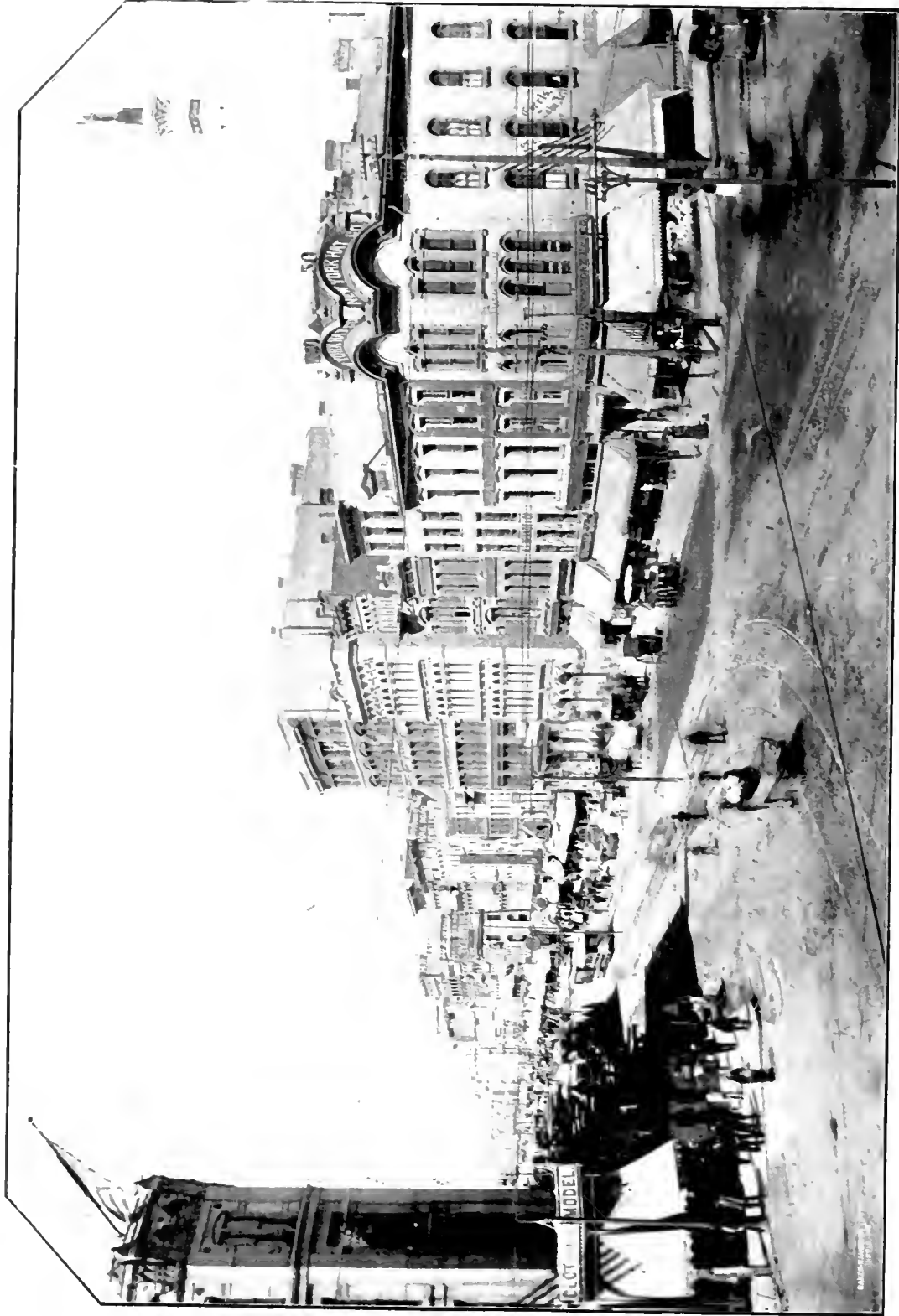


THE stimulus of the progressive spirit which has come into the life of Indianapolis, has been nowhere more clearly manifested than in the various branches of retail trade. The development of the interests which have to do with the transfer of commodities from the wholesaler to the consumer, has been especially noteworthy within a period of five years. In that time it is probable that the investment of capital in the various lines of retail trade in the city has increased one hundred per cent.

Because of the intimate relationship which must always exist between the retail business and the public in any community, there is no better method of ascertaining the general condition of the people than by a careful inquiry into the state of the retail trade. If sales are confined strictly to essentials, no further

proof is required to demonstrate that "times are hard" with the people. On the other hand, the same rule is safely applicable. If there is a demand for articles which are classed among the comforts or luxuries of existence, the community as a whole is prosperous, thrifty and content. At the same time that the character of the sales indicates the material condition of the community, it unfailingly discloses the state of the trade from the merchant's standpoint. A prosperous people inevitably means prosperous merchants. They can not be separated.

Any inquiry into the general business conditions existing in Indianapolis is incomplete without a reference to the importance and extent of the city's retail interests. They compose one of the chief elements of the busy commercial



IN THE CENTER OF THE RETAIL TRADE

life of the community. Their growth has been slow or rapid, accordingly as the city has prospered, but there has always been a growth. Old houses have extended their trade and increased their stocks, while scores of new firms have been established. Failures have been few, and have invariably involved only small amounts of capital.

The period of time mentioned has witnessed the advent of what are known as department stores, with all the combinations of diverse kinds of business, under one management, which that term implies. Several of these emporiums of trade are now carrying on immense and highly successful mercantile operations. Large buildings have been erected for them, and each requires an army of employes. Annual sales have leaped from thousands to millions of dollars. The universal prosperity of the people makes generous buyers, and into small as well as large homes have gone unwonted luxuries.

The retail business puts money into active circulation in innumerable small channels, without sending it out of the region in which the business is carried on. It does this because it requires the assistance of many customers and many employes to be successful. In the nature of its transactions, it must be in close touch with the tastes, habits and monetary conditions of the community, and is an unfailing measure of them. With the new and broader life which has come to Indianapolis, the recent great expansion of the city's retail interests

has been intimately connected. While the latter has been primarily dependent upon the former, it has also been an influence of no mean power in determining the direction and limits of that new life. It has not only kept pace with the widening demands of the public, but has led, by bringing the choicest wares from all quarters of the globe and placing them within reach of the people. This spirit of progress is an educating force, exerted alike upon the merchant and the public, and the results which flow from it are of lasting value.

These facts are general, but there are others connected with the retail trade in Indianapolis which are of especial value in this community. Of them, the most important is the successful effort which the larger retail houses have made to draw patronage from the country and country towns surrounding the city. By persistent determination and skillful management, carried on during several years, Indianapolis retail merchants have established an out-of-town patronage of the most gratifying proportions. This has been accomplished largely through the medium of cheap railroad rates, secured by the merchants for special occasions, and advertised widely in the regions of country through which the roads extend on which the reduced rates are given. These excursions bring a great many thousand persons to the city every season. At first, the excursionists came almost solely for pleasure, but it was not long before they began to comprehend the unusual opportunities for



CIRCLE PARK HOTEL.



SHERMAN HOUSE

making needed purchases which the trip to the city afforded. They saw that they were enabled to exercise a better choice, having a much greater variety of goods from which to select, and they soon learned that the difference in cost between the prices which they had to pay at home and in Indianapolis, made it actually cheaper for them to come to the city and buy. The double inducement of more satisfactory goods and lower prices was a potent influence, and now thousands of persons who live anywhere within a hundred miles of Indianapolis make all their more important purchases in this city.

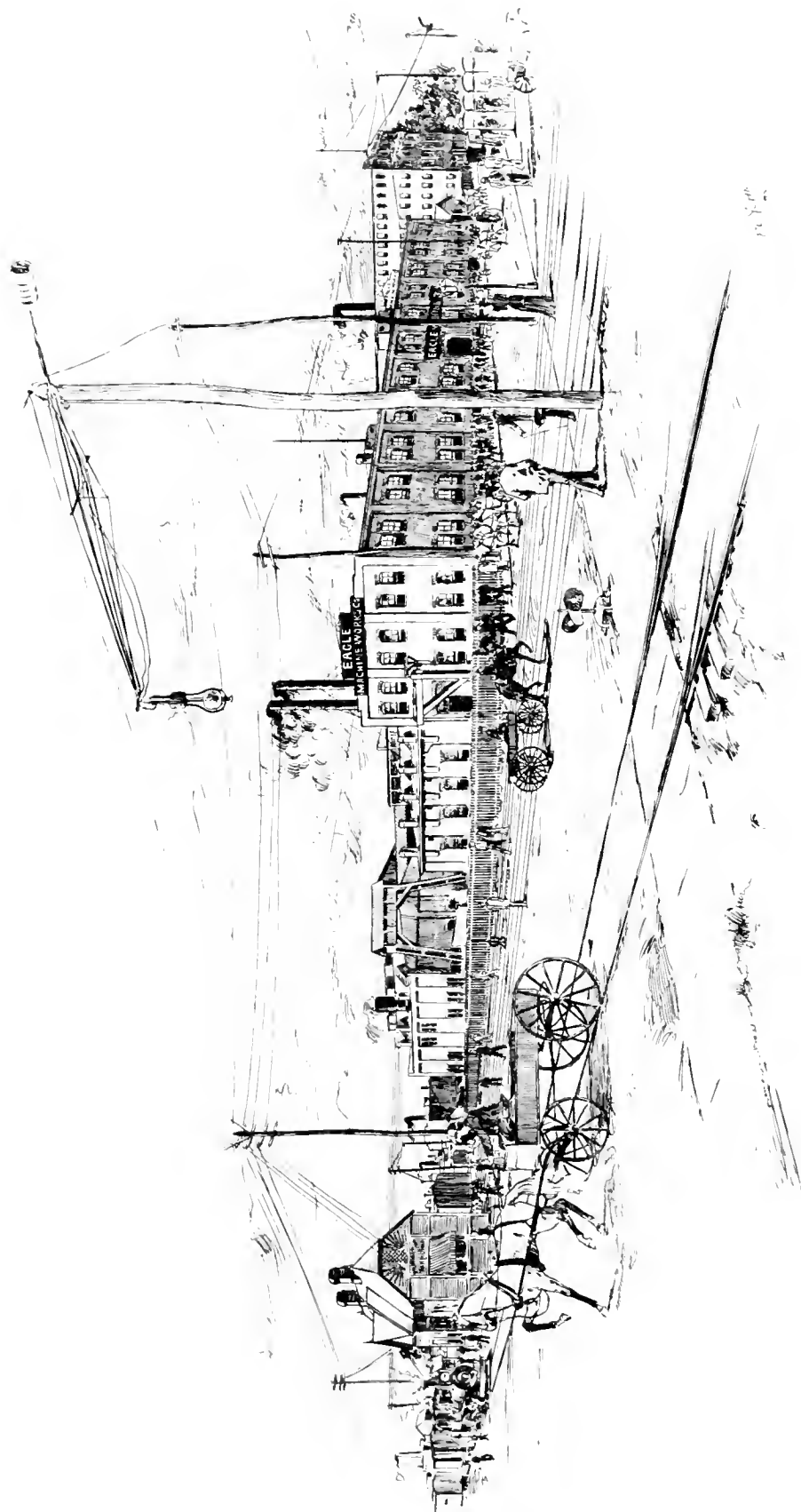
What helps one merchant in this way, helps all, and helps the entire city as well. Those who take advantage of the cheap railroad rates secured by one

business house, buy of many, and in the period of a year, the stimulus and benefit which result from the country trade built up in this way, are of the utmost importance.

From whatever stand-point a view of the retail interests of Indianapolis may be taken, they will be found worthy of the pride with which the city regards them. In extent, variety, area of trade and monetary importance, they rank high, and the same is no less true of the integrity, progressiveness and skill with which their direction is administered. The retail business was among the earliest to feel the quickening of the city's new life, to comprehend its significance, and to so adjust itself as to cordially accept and profit by the broader and more complex conditions which had come to prevail.



TENNIS GROUNDS IN ARMSTRONG PARK.



BANKS AND BANKING.



FAITHFUL historian, writing of banks and banking in Indianapolis, can not relate a story of uninterrupted prosperity. To write of success is always pleasanter than to tell of failure and disaster, but truth can not be changed to accord with desire. It must

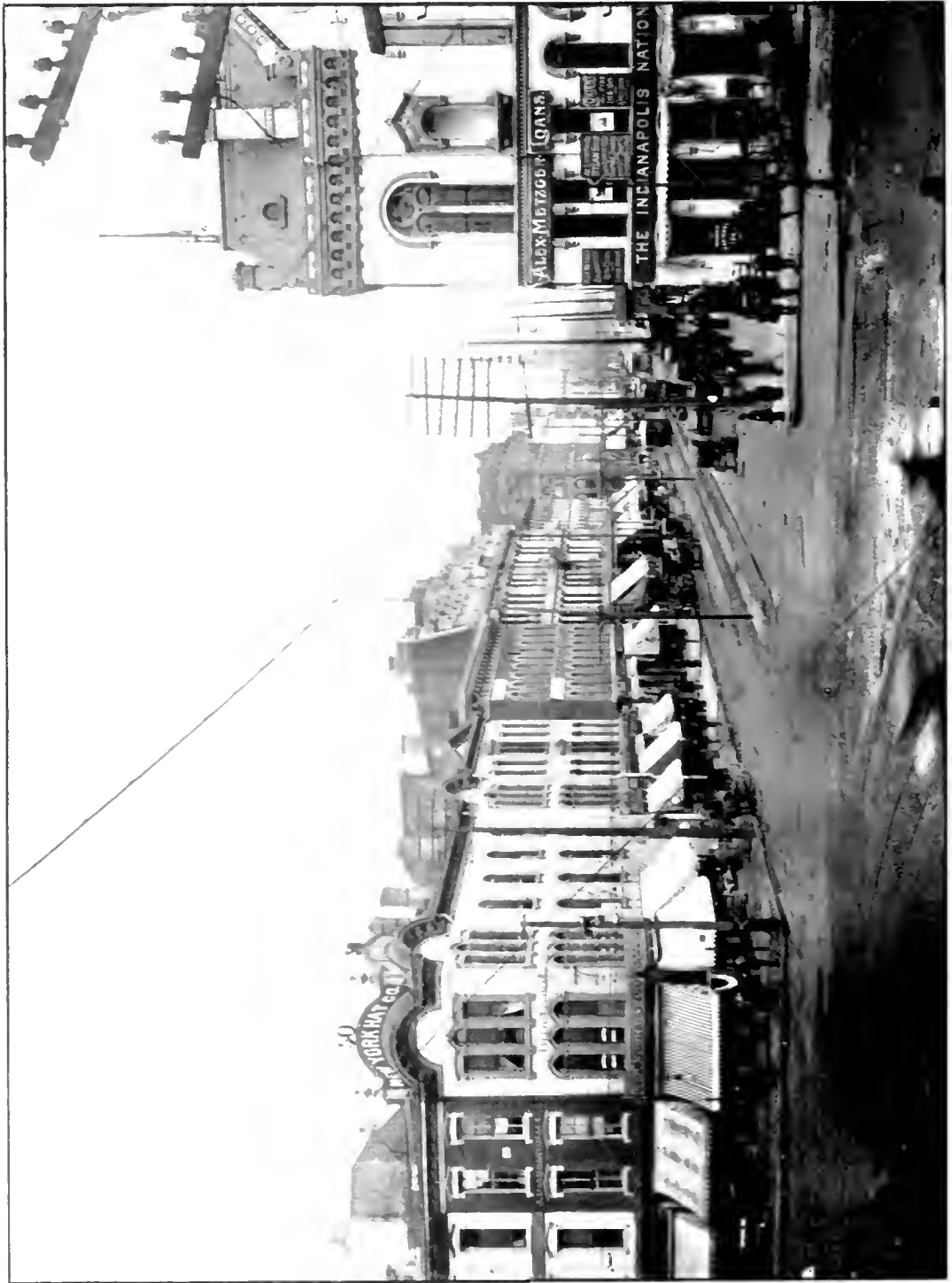
no other kind of institution carries loss and anxiety into so many homes and business houses. The bank is the financial center and conservator of the community. Upon its solidity depends the equilibrium of the multifarious interests about and connected with it. The downfall of a bank shatters the foundations of the material structure of society.

The bank troubles in Indianapolis



IN WOODRUFF PLACE.

therefore be recorded that Indianapolis began with the collapse of the "boom." There had been several preceding years of boundless speculation, in which an



PENNSYLVANIA STREET FROM WASHINGTON.

enormous aggregate debt had been contracted by the people. Real estate was mortgaged upon the basis of the speculative prices. When the reaction came, and prices dropped back to actual values, thousands of pieces of property were found to be mortgaged for far more than they could be sold for. The banks, yielding to the spirit of the time, had been carried away by the mad infatuation of speculation. They had made the common mistake of taking the inflated values for the real, and when the era

close their doors. The failure of the first bank which succumbed, weakened the others, and hastened the downfall of the next. Then, extending over a period of several years, followed a series of bank disasters. One great financial institution after another fell, and plunged the people into deeper ruin. The memorable panic, which swept over the whole country at this time, magnified the troubles, and precluded all possibility of aid coming from the outside. The stricken city had to fight its battle alone.



SEVENTH DAY ADVENTIST CHURCH.

of liquidation came, they were unable to carry the burdens which were forced upon them. They could not recover money from the paralyzed public, and nothing remained for them to do but

But the worst was reached at last and there came a change for the better. Confidence began to return to the business community. There was the consolation that all make-believe and all ficti-

tious values had vanished. People knew again where they stood; their feet were upon solid ground, and, what was most important, they had learned a lesson which would never have to be taught a second time. In the reviving confidence of the period, the banks which had weathered the storm shared generously. They, with others subsequently founded, entered a compact for mutual assistance in time of emergency, and formed a clearing house association which ever since has been of great convenience and benefit. From the turn in the tide of affairs, after the end of the reign of disaster until to-day, the history of banking in Indianapolis has been a matter of pride to her people. All her financial institutions are now regarded as

indelible impression, the manifestation of which is seen in a steadfast avoidance of all doubtful methods, a close adherence to the lines of action recognized as safest, and a generally conservative and dignified policy of administration.

Five National, one State, and two private banks are now of the financial institutions of the city. The total paid-up capital stock of the eight banks is \$2,800,000, of which, \$1,400,000 is the aggregate of the National banks, and \$1,400,000 of the State and private banks. The clearings, now over \$200,000,000 a year, are increasing at a rate which of itself is a reliable index of an expansion vast and permanent in the city's business. An intelligent idea of the standing of the Indianapolis banks



RESIDENCE ON NORTH DELAWARE STREET.

practically impregnable. Every precaution of safety has been adopted. The lesson of the stormy years left an

may be gained from the following certified statements of their condition at the close of business, September 30, 1892:

INDIANA NATIONAL BANK.

RESOURCES.

Loans and discounts,	\$1,901,639 74
Overdrafts, secured and unsecured,	340 67
U. S. Bonds to secure circulation, 4s,	50,000 00
U. S. Bonds to secure deposits, 4½s,	150,000 00
Due from approved re- serve agents,	\$790,239 39
Due from other National Banks,	114,670 43
Due from State Banks and bankers,	61,067 98
Checks and other cash items,	1,208 56
Exchanges for city banks	33,432 70
Bills of other banks,	145,735 00
Fractional paper curren- cy, nickels and cents,	1,066 08
Gold reserve,	715,000 00
Silver,	20,200 00
Legal tender notes,	90,000 00—1,972,620 14
Redemption fund with U. S. Treasurer (5 per cent. of circulation),	2,250 00
Total,	\$4,076,850 55

LIABILITIES.

Capital stock paid in,	\$300,000 00
Surplus fund,	500,000 00
Undivided profits,	60,281 63
National Bank notes outstanding,	45,000 00
Individual deposits sub- ject to check,	\$1,624,041 39
Demand certificates of deposit,	495,195 21
Certified checks,	2,073 00
United States deposits,	47,978 91
Deposits of U. S. disburs- ing officers,	71,555 13
Due to other National Banks,	526,181 48
Due to State Banks and bankers,	404,543 80—3,171,568 92
Total,	\$4,076,850 55

INDIANAPOLIS NATIONAL BANK.

RESOURCES.

Loans and discounts,	\$1,396,329 33
Overdrafts, secured and unsecured,	757 04
U. S. Bonds to secure circulation,	50,000 00
Banking-house, furniture and fixtures	10,000 00
Other real estate and mortgages owned,	34,850 00
U. S. Bonds to secure de- posits,	\$325,000 00
Due from approved re- serve agents,	394,120 52
Due from other National Banks,	18,743 44
Due from State Banks and bankers,	14,409 01
Checks and other cash items,	16,266 36
Exchanges for clearing- house,	92,043 27
Bills of other banks,	73,314 00
Fractional paper curren- cy, nickels and cents,	855 74
Specie,	121,324 30
Legal-tender notes,	130,000 00—1,186,076 64
Redemption fund with U. S. Treasurer (5 per cent. of circulation),	2,250 00
Total,	\$2,680,263 01

LIABILITIES.

Capital stock paid in,	\$300,000 00
Surplus fund,	60,000 00
Undivided profits,	66,996 69
National Bank notes outstanding,	45,000 00
Dividends unpaid,	294 00
Individual deposits sub- ject to check,	\$915,933 47
Demand certificates of deposit,	347,898 02
Certified checks,	6,377 15
United States deposits,	83,409 79
Deposits of U. S. disburs- ing officers,	216,632 94
Due to other National Banks,	350,087 23
Due to State Banks and bankers,	287,633 72—2,207,972 32
Total,	\$2,680,263 01



GARFIELD PARK.

INDIANAPOLIS, INDIANA, U. S. A.

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MERCHANTS' NATIONAL BANK.

RESOURCES.

Loans and discounts (demand loans \$340,000),	\$837,758 70
Overdrafts, secured and unsecured, . .	480 48
U. S. Bonds to secure circulation, . . .	50,000 00
Premiums on U. S. Bonds,	3,000 00
City of Indianapolis, Marion county, and other bonds,	302,530 99
Premiums on Indianapolis, Marion county, and other bonds,	6,099 56
Due from approved reserve agents,	\$314,970 39
Due from other National Banks,	34,243 01
Due from State Banks and bankers,	15,724 67
Checks and other cash items,	2,438 39
Exchanges for clearing-house,	9,189 44
Bills of other banks,	62,596 00
Fractional paper currency, nickels and cents,	200 24
Specie,	103,260 00
Legal tender notes,	260,000 00—802,622 14
Furniture, fixtures and vault,	20,425 95
Redemption fund with U. S. Treasurer (5 per cent. of circulation), . . .	2,250 00
Due from U. S. Treasurer, other than 5 per cent. redemption fund,	1,423 50
Total,	\$2,026,591 32

LIABILITIES.

Capital stock paid in,	\$300,000 00
Surplus fund,	45,000 00
Undivided profits,	12,021 35
National Bank notes outstanding, . . .	40,700 00
Individual deposits subject to check,	\$1,256,743 95
Demand certificates of deposit,	227,704 23
Certified checks,	55 40
Cashier's checks outstanding,	60,558 90
Due to other National Banks,	79,028 44
Due to State Banks and bankers,	4,779 05—1,628,869 97
Total,	\$2,026,591 32

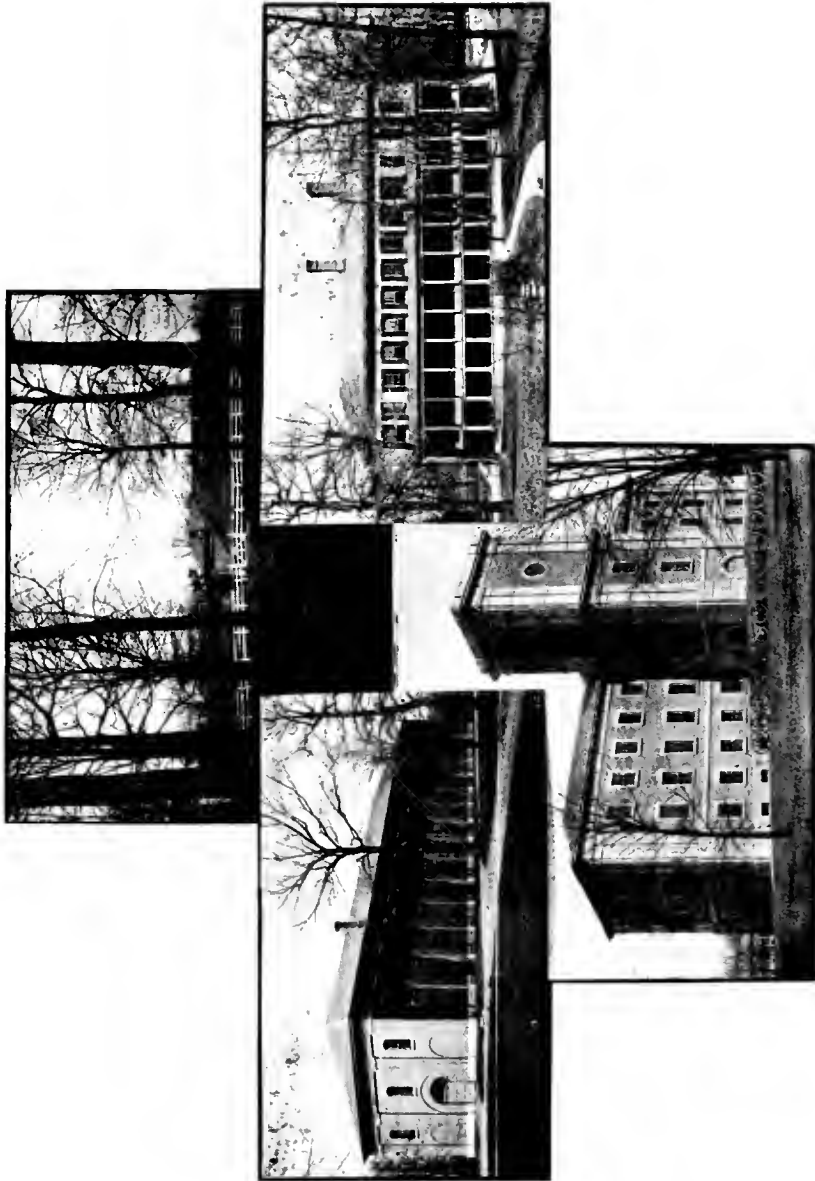
CAPITAL NATIONAL BANK.

RESOURCES.

Loans and discounts,	\$1,180,870 98
Overdrafts, secured and unsecured, . .	226 29
U. S. Bonds to secure circulation, . . .	50,000 00
Stocks and bonds,	29,625 00
Premium on U. S. Bonds,	8,000 00
Banking-house furniture and fixtures, .	5,377 05
Current expenses and taxes paid, . . .	6,235 95
Due from approved reserve agents,	\$357,961 18
Due from other National Banks,	26,809 62
Due from State Banks and bankers,	33,647 23
Checks and other cash items,	2,176 78
Exchange for clearing-house,	14,030 04
Bills of other banks,	63,905 00
Fractional paper currency, nickels and cents,	124 59
Specie,	9,394 00
Legal-tender notes,	50,000 00—558,048 44
Redemption fund with U. S. Treasurer (5 per cent. of circulation),	2,250 00
Total,	\$1,840,633 71

LIABILITIES.

Capital stock paid in,	\$300,000 00
Surplus fund,	20,000 00
Undivided profits,	26,801 01
National Bank notes outstanding, . . .	45,000 00
Individual deposits subject to check,	\$466,960 47
Demand certificates of deposit,	218,213 91
Certified checks,	269 80
Due to other National Banks,	378,893 08
Due to State banks and bankers,	384,495 44—1,448,832 70
Total,	\$1,840,633 71



VIEWS AT THE ARSENAL.

INDIANAPOLIS, INDIANA, U. S. A.

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MERIDIAN NATIONAL BANK.

RESOURCES.

Loans and discounts,	\$1,125,325 02
Overdrafts, secured and unsecured, . .	3,003 01
U. S. Bonds to secure circulation, . .	100,000 00
U. S. Bonds on hand,	1,000 00
Stocks, securities, etc.,	87,718 13
Banking-house, furniture and fixtures, .	1,000 00
Due from approved re- serve agents,	\$150,120 23
Due from other National Banks,	26,546 65
Due from State Banks and bankers,	19,384 78
Current expenses and taxes paid,	5,483 62
Exchanges for clearing- house,	30,675 99
Checks and other cash items,	4,526 73
Bills of other banks,	133,800 00
Fractional paper curren- cy, nickels and cents,	245 00
Specie,	142,000 00
Legal tender notes,	100,000 00—607,299 38
Redemption fund with U. S. Treas- urer (5 per cent. of circulation), . . .	4,500 00
Total,	\$1,935,329 16

LIABILITIES.

Capital stock paid in,	\$200,000 00
Surplus fund,	100,000 00
Undivided profits,	75,301 03
National Bank notes outstanding, . .	90,000 00
Individual deposits sub- ject to check,	\$901,497 07
Demand certificates of deposit,	137,697 44
Certified checks,	13,000 00
Cashier's checks out- standing,	31,812 63
Due to other National Banks,	154,860 69
Due to State Banks and bankers,	231,250 30—1,470,028 13
Total,	\$1,935,329 16

FLETCHER'S BANK.

RESOURCES.

Loans and discounts,	\$2,416,594 80
Overdrafts, secured and unsecured, . .	867 55
Real estate,	6,300 00
U. S. Bonds on hand,	\$1,001,650 00
Other stocks, bonds and mortgages,	1,250 00
Due from National Banks	180,861 95
Due from State Banks and bankers,	118,384 60
Checks and other cash items,	3,598 98
Exchanges for clearing- house,	29,684 50
Bills of other banks,	186,054 00
Specie,	104,822 40
Legal-tender notes,	460,000 00—2,086,306 43
Total,	\$4,510,068 78

LIABILITIES.

Capital stock paid in,	\$1,000,000 00
Surplus,	100,000 00
Undivided profits,	78,422 63
Individual deposits sub- ject to check,	\$2,139,521 13
Demand certificates of deposit,	\$45,100 33
Certified checks,	17,621 34
Cashier's checks out- standing,	4,691 53
Due to National Banks,	57,345 53
Due to State Banks and bankers,	267,366 24—3,331,646 15
Total,	\$4,510,068 78



LOOKING UP COLLEGE AVENUE.

BANK OF COMMERCE.

RESOURCES.

Loans and discounts,	\$370,950 37
Other real estate,	42,402 00
Furniture and fixtures,	2,269 00
Current expenses and taxes paid,	4,117 01

RESERVE.

Checks and other cash items,	\$14,734 81
Due from reserve and other banks,	81,603 66
Exchanges for clearing-house,	4,391 46
Paper currency,	89,443 00
Silver,	8,206 01
Gold,	2,055 00
	<hr/> 200,433 94
Total,	\$620,172 32

LIABILITIES.

Capital stock paid in,	\$200,000 00
Surplus fund,	50,000 00
Undivided profits,	16,156 97
Due to other banks,	\$41,946 94
Individual deposits subject to check,	221,353 96
Demand certificates of deposit,	34,972 10
Certified checks,	48,342 44
Cashier's checks outstanding,	7,399 91
	<hr/> 354,015 35
Total,	\$620,172 32

STATE BANK OF INDIANA.

The promoters of this bank, believing that the recent great expansion of the city's wealth and business would justify more extensive banking facilities, have, within a few days, opened it for custom. It is organized under the laws of Indiana, with a paid up capital of \$200,000. Although a late candidate for public favor, its connections are such that it is already recognized as one of the integral parts of the community's financial life.

A summary based upon the preceding statements, shows that the resources and liabilities of all the banks in the city, set out in itemized form, are as follows:

RESOURCES.

Loans and discounts,	\$9,229,468 94
Overdrafts,	5,675 04
U. S. Bonds,	1,777,650 00
Stocks, securities, etc.,	127,223 68
Furniture and fixtures,	39,072 00
Real estate and mortgages,	83,552 00
Expenses and taxes paid,	15,836 58
Due from reserve agents,	2,089,015 37
Due from other National Banks,	401,875 10
Due from State Banks and bankers,	262,618 27
Checks and other cash items,	44,950 61
Exchanges for clearing-house,	213,447 40
Bills of other banks,	665,404 00
Fractional currency and coin,	2,491 65
Specie,	2,605,704 71
Legal tender notes,	
Paper currency,	
Premiums on U. S. Bonds,	11,000 00
Redemption fund with U. S. Treas.,	13,500 00
Due from U. S. Treasurer,	1,423 50
	<hr/>
Total,	\$17,889,908 85

LIABILITIES.

Capital stock paid in,	\$2,800,000 00
Surplus fund,	875,000 00
Undivided profits,	336,275 31
National Bank notes outstanding,	265,700 00
Individual deposits subject to check,	7,525,961 44
Demand certificates of deposit,	2,306,781 24
Certified checks,	87,739 13
Cashier's checks outstanding,	104,462 97
Due to other banks and bankers,	3,168,411 99
U. S. deposits,	131,388 70
Deposits of U. S. disbursing officers,	288,188 07
	<hr/>
Total,	\$17,889,908 85

From the above statistics may be gained, not only a knowledge of the strength of the Indianapolis banks, but an idea of the precautions which have been taken to make and keep them sound. In addition to the sworn state-

too conservative, rather than otherwise. In the panics and threatened panics of the last few years, however, these methods have kept Indianapolis banks firm as bed-rock, while financial institutions in other cities have tottered, and

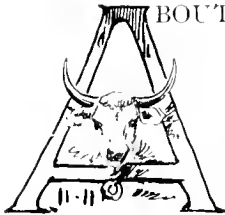


ROOSEVELT BLOCK.

ments of their officers as to their solidity, it should be said that sterling business methods are adhered to with unwavering tenacity. If any criticism of methods were made, it would be that they are

in many instances have fallen. It is always best to keep well away from the danger line. Indianapolis bankers have learned this, and are willing to leave doubtful experimental methods to others.

THE UNION STOCK YARDS.



ABOUT twenty years ago a company was organized to build and operate a Belt Railroad and Stock Yards in Indianapolis. Work was pushed, and a few months later both enterprises were doing the service for which they were constructed. In a few years the control of the Belt Road passed into other hands through a lease to the Union Railway. The original company still manages the Stock Yards. No more successful business concern exists in Indianapolis to-day than the Stock Yards have proven from their very beginning. They were put into operation just at a time when Indiana was beginning to assume prominence as a live stock raising State, and instantly satisfied a demand, then growing strong, for stock yard facilities more conveniently and cheaply accessible than those at Chicago or Cincinnati.

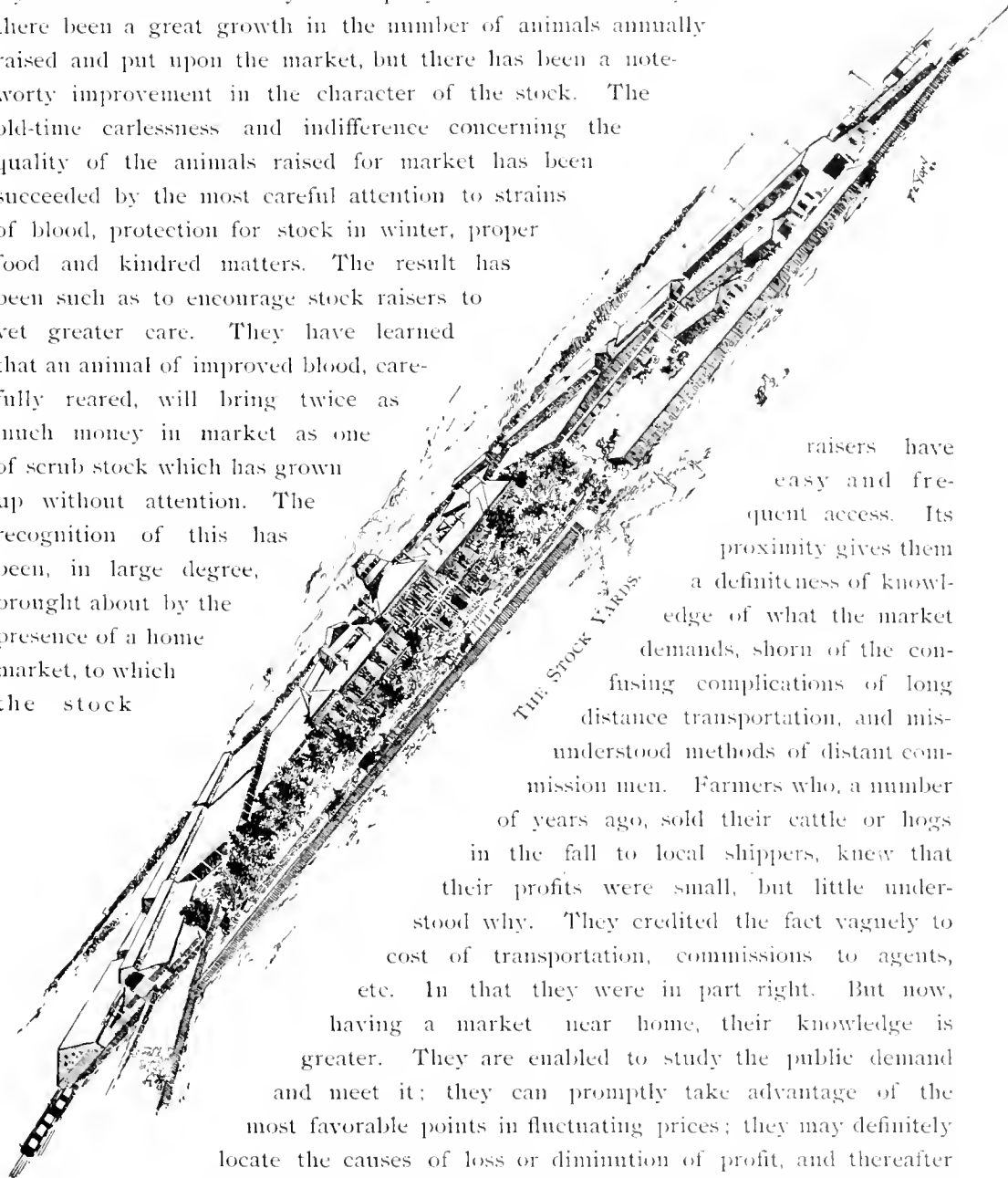
The Indianapolis Stock Yards were located on the Belt Road, a position which gave them the advantage of direct connection with every railroad entering the city. At once the growing live stock trade of the State was diverted from outside cities to this, greatly to the benefit of the stock breeders and dealers throughout the State, and the Stock Yards Company as well. As the business grew the facilities at the yards were extended and improved. Sheds and pens of the best character were erected. A hand-

some and commodious hotel was built, with ample offices for the commission men doing business at the yards. Efficient telegraphic facilities were provided. In brief, all the equipment which should characterize the center of the live stock trade of a great stock producing region was put into the establishment. Thus encouraged, the volume of business has grown to enormous proportions. The annual receipts of stock for several years past have averaged about 2,000,000 hogs; 100,000 head of cattle; 100,000 head of sheep, and several thousand horses. In order to accommodate this vast movement, the yards have been extended to include over one hundred acres of land. The permanent stock sheds containing the sorting pens, scales, etc., cover twelve acres. The business transactions at the yards amount to over \$25,000,000 every year.

The establishment of the Stock Yards in Indianapolis has had a marked influence upon the industry of live stock raising in Indiana and sections of adjoining States. The agricultural zone, a hundred miles wide, which surrounds and is directly tributary to Indianapolis, is by nature especially adapted to the growing of fine stock. The climate is suitable, and the grasses and cereals most cheaply and bountifully produced are those on which stock thrives best. All that was necessary to develop this region into one of the greatest stock producing



districts in the world, was a convenient, steady market. The location of the Stock Yards in Indianapolis provided that market, and ever since their establishment, the importance of the stock-raising industry in Indiana has steadily and rapidly increased. Not only has there been a great growth in the number of animals annually raised and put upon the market, but there has been a noteworthy improvement in the character of the stock. The old-time carelessness and indifference concerning the quality of the animals raised for market has been succeeded by the most careful attention to strains of blood, protection for stock in winter, proper food and kindred matters. The result has been such as to encourage stock raisers to yet greater care. They have learned that an animal of improved blood, carefully reared, will bring twice as much money in market as one of scrub stock which has grown up without attention. The recognition of this has been, in large degree, brought about by the presence of a home market, to which the stock



raisers have easy and frequent access. Its proximity gives them a definiteness of knowledge of what the market demands, shorn of the confusing complications of long distance transportation, and misunderstood methods of distant commission men. Farmers who, a number of years ago, sold their cattle or hogs in the fall to local shippers, knew that their profits were small, but little understood why. They credited the fact vaguely to cost of transportation, commissions to agents, etc. In that they were in part right. But now, having a market near home, their knowledge is greater. They are enabled to study the public demand and meet it; they can promptly take advantage of the most favorable points in fluctuating prices; they may definitely locate the causes of loss or diminution of profit, and thereafter avoid them. In these, and many other ways, the presence of the Stock Yards in Indianapolis has contributed to the prosperity and devel-

opment of the live stock interests in the transactions of the Stock Yards, Indiana. In addition is to be noted the and a large number of men given benefit which has accrued to the city steady employment. In many directions from the vast commerce attracted by the the influence of the institution is per-



JEWISH SYNAGOGUE.

establishment of a home market in its borders. An immense sum of money is annually put into circulation through the transactions of the Stock Yards, and in the building up of its commerce and wealth. In addition is to be noted the influence of the institution is perceptible in the spreading of the city's name as a live stock center and in the

THE STREET RAILWAY SYSTEM.



IN her street railways, Indianapolis has points of superiority over any other American city. Her entire system belongs to a single company, and there are none of those conflicts or inconveniences which are invariable accompaniments of two or more systems of roads under different managements in the same city. Indianapolis, although presumably laid out with no thought of street-car conveniences, is yet peculiarly well adapted to an efficient and concerted operation of street railway lines. The business part of the city is in the center, and the four great diagonal avenues extending from the center toward the semi-cardinal points of the compass, constitute "short cuts" from the residence districts all round to the business portion, and *vice versa*.

This plan of the city makes possible and simple the best system of transfers perhaps in existence anywhere. Every car on every trip runs from one side of the city through the center and to, or toward, the opposite side, and all cars pass a certain point on all trips, a transfer car or station being maintained at this common point of convergence. A map of the street-car lines of the city would show a series of roads radiating from the transfer car on Washington street in every direction, very much as the steam railway lines radiate from

Indianapolis. A passenger may take a street-car in any part of the city, ride to the transfer car, and there take any other car he may desire to any other part of the city, all with but a single payment of fare and a single change of cars. The arrangement by which every car in operation passes the stationary transfer car on every trip which it makes, renders the transfer system an immense saving and convenience to the public.

For long, the street-car facilities were not in keeping with the size and progress of the city, but in the last two or three years they have been extended and improved, and are now rapidly becoming first-class in every regard. The first street railroad in Indianapolis was built in 1864 on Illinois street. It was short and uneven, and its cars, drawn by diminutive mules, ran at rare and irregular intervals. During the "boom" times in the early seventies, several other short lines were built, and growth went on slowly for years. In 1888, a number of outside capitalists combined and purchased the system for \$1,085,000, and then an era of improvement began such as had never before been experienced in the city. New lines were built, old lines rebuilt and extended, new cars of the best pattern purchased, open summer cars put into service in large numbers, and finally, a beautiful park

opened six miles north of the city and a superb electric line constructed to it by way of Crown Hill Cemetery. As the city had before had no popular amusement ground in the suburbs, Fairview Park, as the new place was called, came into immediate and lasting favor. There had before been no rapid or satisfactory means of reaching Crown Hill, and the construction of the electric line had the effect of bringing the lovely place of the dead to the very gates of the city. An English expert electrician who traveled all over the United States to

Since then, other roads have been converted into electric lines, and rapid transit is becoming a familiar fact. In a few years all the street railroads in the city will be operated by electricity. The system has grown until now three hundred cars are required to equip the eighty-five miles of tracks, and eight hundred men and a thousand horses and mules are necessary to operate them. Ten huge barns are filled by the live stock and rolling stock. Whenever new tracks are laid down or old ones replaced, a steel rail weighing seventy pounds to

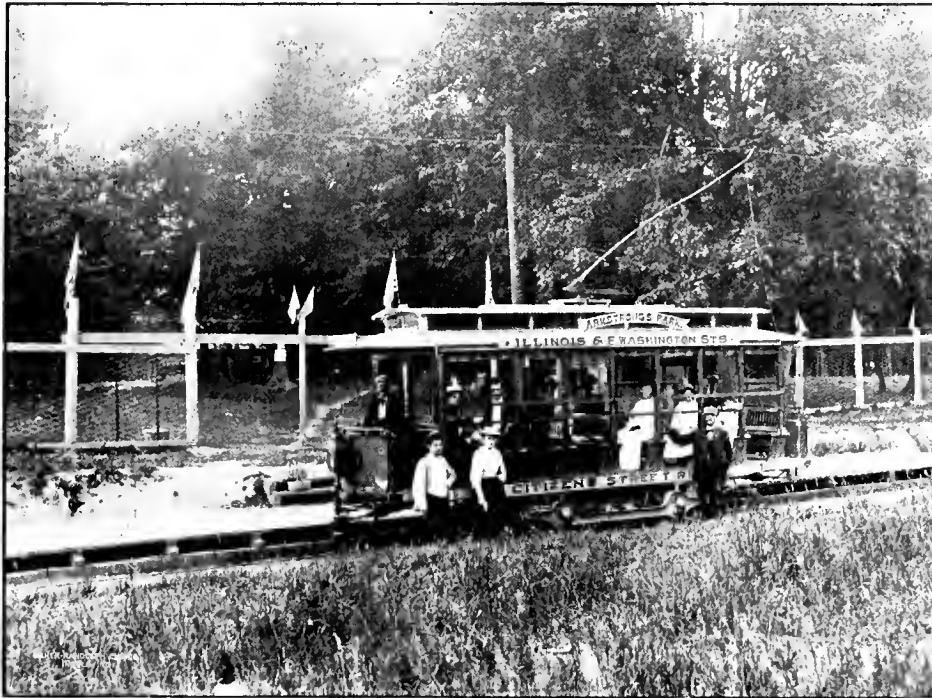


STATION AT FAIRVIEW PARK

study the different electric street railway systems, carried back to Great Britain, and caused to be published, the report that the electric line in Indianapolis was the best that he saw in this country.

the yard is laid. The total distance traveled by all the cars amounts to nearly eight thousand miles every day, and in a year the total distance is almost three million miles. The com-

pany pays out about half a million dollars in wages every year, and a large sum for supplies besides. The plant is one of the largest street railway systems found in the great cities of America. rented at reasonable cost, and where there is plenty of room and fresh air, and yet go to and from work in any quarter of the city cheaply and promptly. This opportunity is taken advantage of



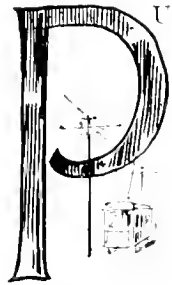
ENTRANCE TO ARMSTRONG PARK.

One direct benefit of this admirable system is that enjoyed by wage earners and people receiving small salaries. They are enabled to live in the suburbs, where living expenses are comparatively small and homes can be purchased or to a large degree, and in its way the street railway system is an agency for keeping the poor from crowding together in down-town blocks, in garrets and cellars, where disease and vice lie in wait in their most dreaded forms.



COMMERCIAL CLUB BUILDING

THE SPIRIT OF IMPROVEMENT.



UBLIC spirit is like the wind: When it enters a city it breathes upon the whole body of the population. Its stimulus is not restricted to here and there a favored individual. For public spirit to become an active, moving force in a community, it must, in the nature of existing conditions, become manifest in the common mind. The causes which lead to a growth or decline of this spirit are not well understood. It is gradually and imperceptibly infused into a community, or as mysteriously fades away, in either case being unheralded. Of one city we say its people are public spirited; of another, that the people lack public spirit. But we can not satisfactorily explain the reason for the condition which prevails in either place. Or we may note that in the same city an absence of public spirit at one time may be succeeded by a striking manifestation of it at another. In a general and qualified way it may be said that a community which is prosperous and growing, is more likely than others to be characterized by this spirit, though it is possible to invert the statement and say that the community in which public spirit prevails is likely to be growing and prosperous.

There is this to be said, however, without qualification or reserve: That

people which is most liberal of purse, most tolerant of custom or belief, most careful of individual welfare, is also most thoroughly inspired with the spirit which strives for the promotion of the public weal.

Indianapolis has not a record in this regard which is as good as could be desired. In past years she has seen younger and less advantageously located cities outstrip her. Her people have always had a reputation for steady prosperity and contentment, but they have, perhaps, been too conservative. They have failed to appreciate the fact that there may be a liberality, an apparent freedom of expenditure, which, in the end, brings richer returns than any within the reach of strict conservatism. At first thought this may seem to have been a disadvantage, but further consideration will reverse the conclusion.

In all the years of her steady, unostentatious growth, Indianapolis has been laying broad and deep the foundations of future greatness. She has accomplished this by a thrift and economy which have accumulated vast property and business interests free of debt. Her real estate values are actual, not fictitious. A larger per cent. of her citizens are property owners than is the case in any other city in the country. Here, then, is the foundation: A community independent, well-to-do, composed of industrious members living

in their own homes; vast manufacturing establishments which have grown step by step from small beginnings, each step taken in response to imperative demands for increased facilities; an almost absolute freedom from foreign debt on the part of individuals and businesses; a system of railroads making the best center of distribution in the United States; a surrounding territory rich in agricultural advantages, and teeming with mineral wealth.

Upon this foundation, slow of growth and solid as the everlasting hills, Indianapolis has now fairly begun to raise her superstructure of grace and beauty. Public spirit breathed its inspiration into the souls of the people, and already the effect is to be seen in many forms. The common desire to advance the city's interest has put a new spirit into the Board of Trade, and has brought into being the Commercial Club, which has the public welfare as the sole justification for its existence.

The same impulse toward improvement has been manifested in a demand for better streets; for more efficient and adequate street car service; for a better

class of residences and business blocks; and for better government. This demand has been accompanied by a willingness to assume the expense and inconvenience incident to such improvements. The results are to be seen in numerous

instances. An era of street paving began three years ago, and is yet in the ascendant. Miles of asphalt and brick have been laid, and each season witnesses a growing sentiment in favor of more. A large part of the street railway system has been converted from mule to electric power, and further changes will be made until, in a few years, the entire system will be electric, with rapid transit everywhere. Business blocks and residences, erected within two or three years, are in evidence to prove the more generous ideas which at present prevail. Stone is taking the place of brick; office buildings of great extent, and equipped with all the agencies of convenience and comfort, are taking the places of the ancient, inconvenient buildings



CROWNING FIGURE SOLDIERS' MONUMENT.

which preceded them. A new system of municipal government, containing all the best features of the best city governments in the country, with others in

addition, has been secured from the State Legislature and put into successful operation.

From the future, Indianapolis expects much. Her people, prosperous and

ness, are of a temper to persist in these laudable purposes until they are attained.

It is not intended that any city on the continent shall be more attractive or progressive as a place either for residence



CHAIR FACTORY ON BIG FOUR RAILROAD.

happy, building up wealth year by year, and imbued with the spirit which takes a patriotic pride in beautifying the city and increasing its comforts and conveniences as a place of residence or busi-

ness, are of a temper to persist in these laudable purposes until they are attained. All the factors for a symmetrical, rounded community of enlightenment and enterprise are present and are being daily woven into a fabric, strong, uniform and beautiful.



LOOKING SOUTHWEST FROM THE COURT HOUSE.

OUR MUNICIPAL GOVERNMENT.



ANY of the gravest problems in political economy which have arisen in recent years have been those connected with the government of cities.

The most earnest students of the age have applied themselves to the working out of a solution of these problems. Wherever a large population is crowded into a small territory, there is an inevitable tendency to vice and crime and corruption in public office. The law experiences the greatest difficulty in ferreting out and punishing offenders. The same conditions which breed the evils that prey upon society protect those evils from the arm of the law. The massing of population not only multiplies the benefits to be obtained, but magnifies the ills. Every large city in the world has experienced the truth of this, and, in every city where enlightenment prevails, a constant study is carried on for the purpose of ascertaining how best to secure to the inhabitants the maximum of good and a minimum of bad.

This effort has led to a trial of many different forms of municipal government. In the United States these experiments have ranged from utter failure to gratifying success. Something over two years ago, when it became conclusively evident that Indianapolis had outgrown her existing form of government, and the citizens, without regard to politics, entered upon a movement to secure from

the legislature a new charter, it was unanimously determined to embody in that instrument the best features of the best systems of municipal government known. With that end in view a committee of eminent attorneys and business men, evenly divided politically, was appointed to prepare a charter which should lack no detail of excellence. The committee spent months in studying the systems of government of other cities. It was found that Philadelphia and Brooklyn were among the best governed cities in the United States, and from them were borrowed many valuable features. To these were added such improvements as experience and observation recommended to the committee. When every point of practicable value had been incorporated in the instrument, it was presented to the legislature with a petition that it be enacted into a legal charter, which should become the basis for the future government of the city. The request was granted, and, in the spring of 1891, the old form of administration of public affairs was exchanged for the new charter. With the change the city made a long stride forward. The narrow restrictions under which it had groaned were cast off, and a new life, marked by progress and improvement, began.

The charter, under which the city is now governed, centers the chief power and the greater part of the responsibility



HOTEL, ENGLISH



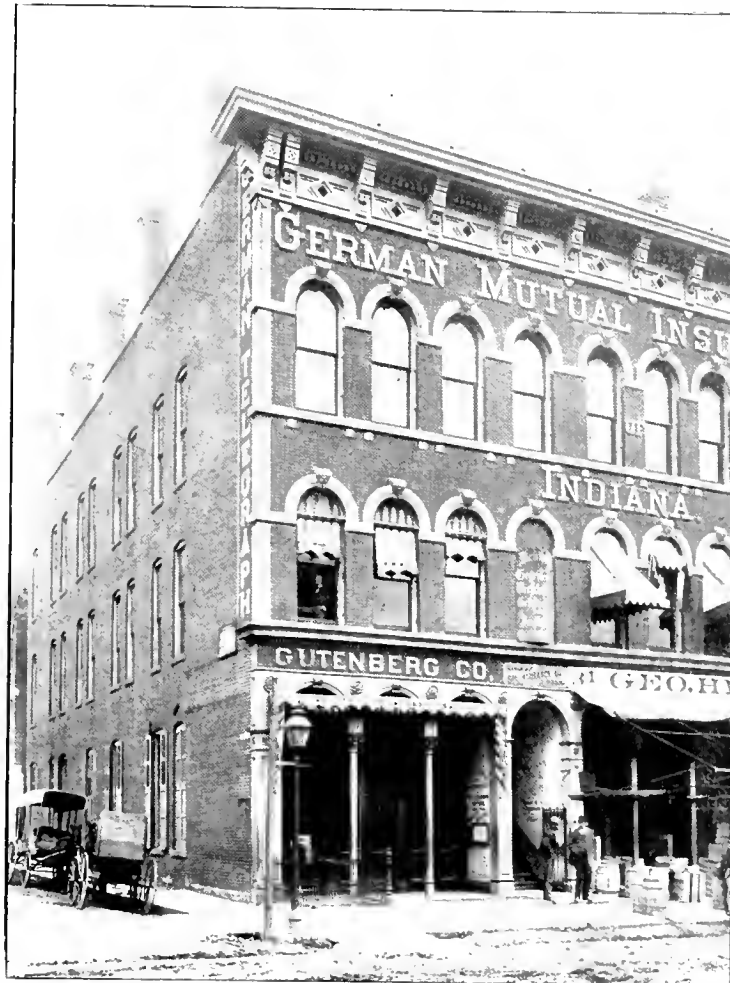
OCCIDENTAL HOTEL

in the Mayor. In this way the people are enabled to locate the blame for bad management of affairs, or the credit for good, where it belongs. One of the weaknesses of the old form of city government was the difficulty of locating the responsibility for any mismanagement or corruption in the conduct of public affairs. The Indianapolis charter lodges almost the entire administration of the municipal government in the hands of boards appointed by the Mayor. Over these boards the Mayor exerts the utmost authority. He may remove at will, without the formality of announcing the cause for his action.

The administration of affairs is divided into four departments, viz.: The Department of Finance, the Department of Public Works, the Department of Public Safety, and the Department of Public Health and Charities. The Department of Finance is in charge of a Comptroller, and each of the other departments is presided over by a board of three members. The Comptroller and boards, as stated above, hold office at the pleasure of the Mayor. In this way the Mayor, through his personal representatives, car-

ries on nearly all the functions of the local government, and is held directly accountable for their conduct. The Common Council still exists, but its jurisdiction is restricted, and the Mayor has the power of veto over its acts.

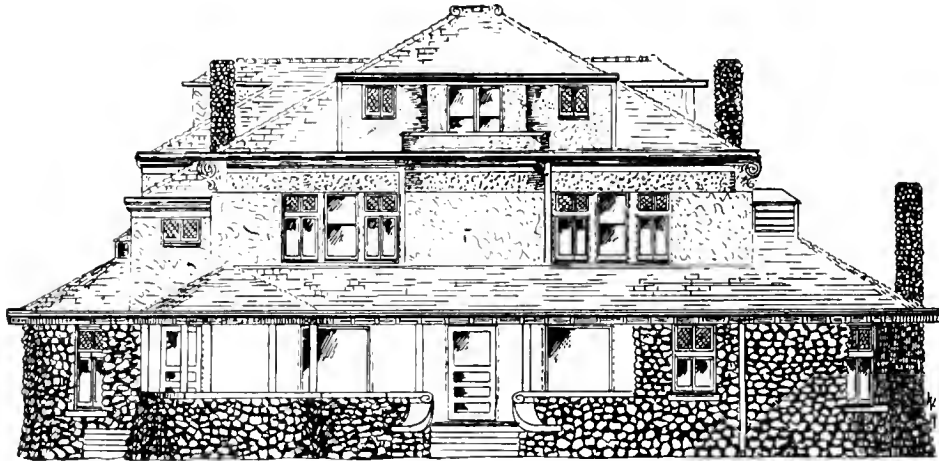
The charter also invests the authorities with more power than they ever had before. They may compel the people to make public improvements where needed, over the protest and opposition of private or selfish interests. Sanitary and moral



"GERMAN TELEGRAPH" BUILDING.

restrictions may be made as comprehensive and binding as necessary to preserve the public health, and to guard and maintain the moral welfare of the people. The evil of the struggle for the spoils of office and the crimes against the suffrage, which in all large cities grow out of it, where not specifically guarded against, have been, in great degree, prevented by charter provisions which require the

The benefits of the charter are already evident. The administration of public affairs has been placed upon a systematic and business-like basis; street improvements of the finest and most durable character have been fairly begun, and will not be stopped until Indianapolis is as handsomely paved a city as there is in the country; a magnificent sewer system, the result of extensive inves-



RESIDENCE ON EAST WASHINGTON STREET.

police force and the members of the fire department to be chosen in equal number from at least two political parties. Another of the valuable provisions of the charter gives the city government entire control over all places of amusement or entertainment within five miles of the corporation limits. Through this power, the suburban resorts, which are certain to be maintained about the outskirts of a city near enough to be within easy reach of the inhabitants, and yet outside the pale of the city's authority, may be effectually regulated.

tigation and expert planing, has been agreed upon, work upon its construction having been already begun; and many other plans to enhance the welfare and beauty of the city have been put on foot, and will be carried into full effect as rapidly as possible. Under the beneficent operation of the new charter, sustained by a liberal and friendly public spirit, there is no doubt whatever that Indianapolis is entering upon an era of development which will win for her the reputation of being one of the most perfectly governed cities in the United States.

SAVINGS AND LOAN ASSOCIATIONS.



CITY may be wealthy because of the great riches concentrated in the hands of a few individual citizens, or through the sum of the common prosperity and thrift of the mass of the population. For the welfare of the community and the wholesome equilibrium of public affairs, the second class of city wealth is unquestionably the more desirable. Indianapolis is rich in this way. She has no citizens who, in other great cities, would be accounted very wealthy. Her people are almost completely devoid of any display of riches. The splendor of liveried servants, and glittering carriages, and all the gorgeousness and pomp which are the outward manifestation of wealth in other cities are wanting in Indianapolis.

There are beautiful streets, lined with handsome homes, and the owners are worth their hundreds of thousands, but they do not indulge in vulgar display. On the other hand the wage earners, the men and women who

carry dinner baskets, the classes which, in other cities, live in the tenements of their rich neighbors, in Indianapolis go to their own homes when their hours of employment are ended. The result of these enlightened and humane conditions is that there is in this city no sharply drawn line between the rich and the poor, as there is in other communities. All industrious, respectable people are more nearly on the same plane of society than elsewhere. The money test is not rigidly nor generally applied.

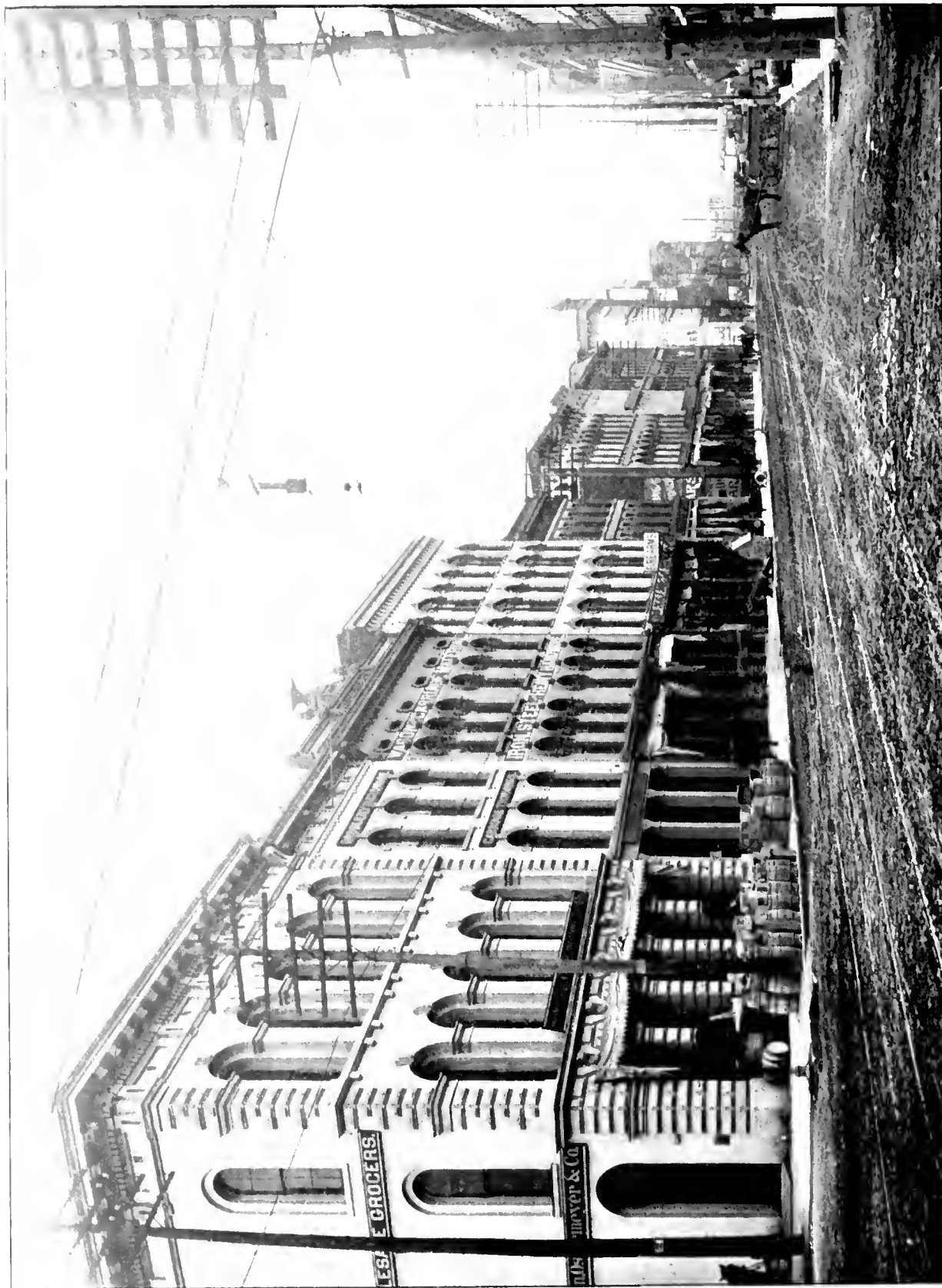
Intelligence and respectability are standards of eligibility to good society which outweigh all others. The rich and the middle classes live in the same sections of the city, and are neighbors on neighborly terms.

This feature of general home owning is one that

forcibly and favorably impresses the stranger in the city. There are large sections where the streets are thickly lined on both sides with homes. Every place has a green, well kept lawn with plenty of yard for a breathing space.



BUILT ON THE ASSOCIATION PLAN.



SOUTH MERIDIAN STREET FROM MARYLAND.

Not one of the houses in the section, perhaps, will be distinctively a fine mansion, and not one will be cheap looking or dilapidated. All will speak of plenty and comfort and contentment. These are the homes in which the people live, who, in other cities, are cooped in flats, apartment houses and rented tenements. The houses in which they live in Indianapolis are their own, and the good old word "home" applies to them in its best sense. On the poorest streets will be found hundreds of neat cottages, the property of the strong limbed men who go out from them daily to toil in the mills and shops and on the railroads. Every cottage bears those marks of proprietorship, which, to the careful observer, tell of the owner's pride, and of the fact that his home is his stronghold. Go to any part of the city, away from the business districts, and the same conditions will be found to exist. The homes, be they small or large, bear outward indications of the fact that they are occupied by their owners. There is a neatness, a state of repair about the fence and gate, a freshness of the paint, an indescribable something about the place in entirety, which leave no doubt in the observer's mind as to the proprietorship.

Naturally there are exceptions to this rule, according to which householders are house owners. Scattered among the neat homes are to be found tenements of many grades of inferiority. In some portions of the city this is not true; in



BUILT ON THE ASSOCIATION PLAN.

others it is. There must always be beginners and unfortunates who can not buy homes, and extravagant and shiftless folk who will not. But in Indianapolis these, by their contrast, emphasize the happier condition without being numerous enough to obscure it. The per cent. of the population which owns its homes is large and strong enough to dominate and give to the whole fabric of society in the community an air of solidity and stability as gratifying as it is rare. This predominance of thrift sets the rule for the oncoming generation and makes the young man and young woman feel that the proper thing, the expected thing, for them to do is to save money and become property owners themselves. The right way becomes the customary way, and the common impulse of public opinion and expectation is toward the betterment of society. The influence of all this upon the youth who are coming into their elders' places is incalculable. It

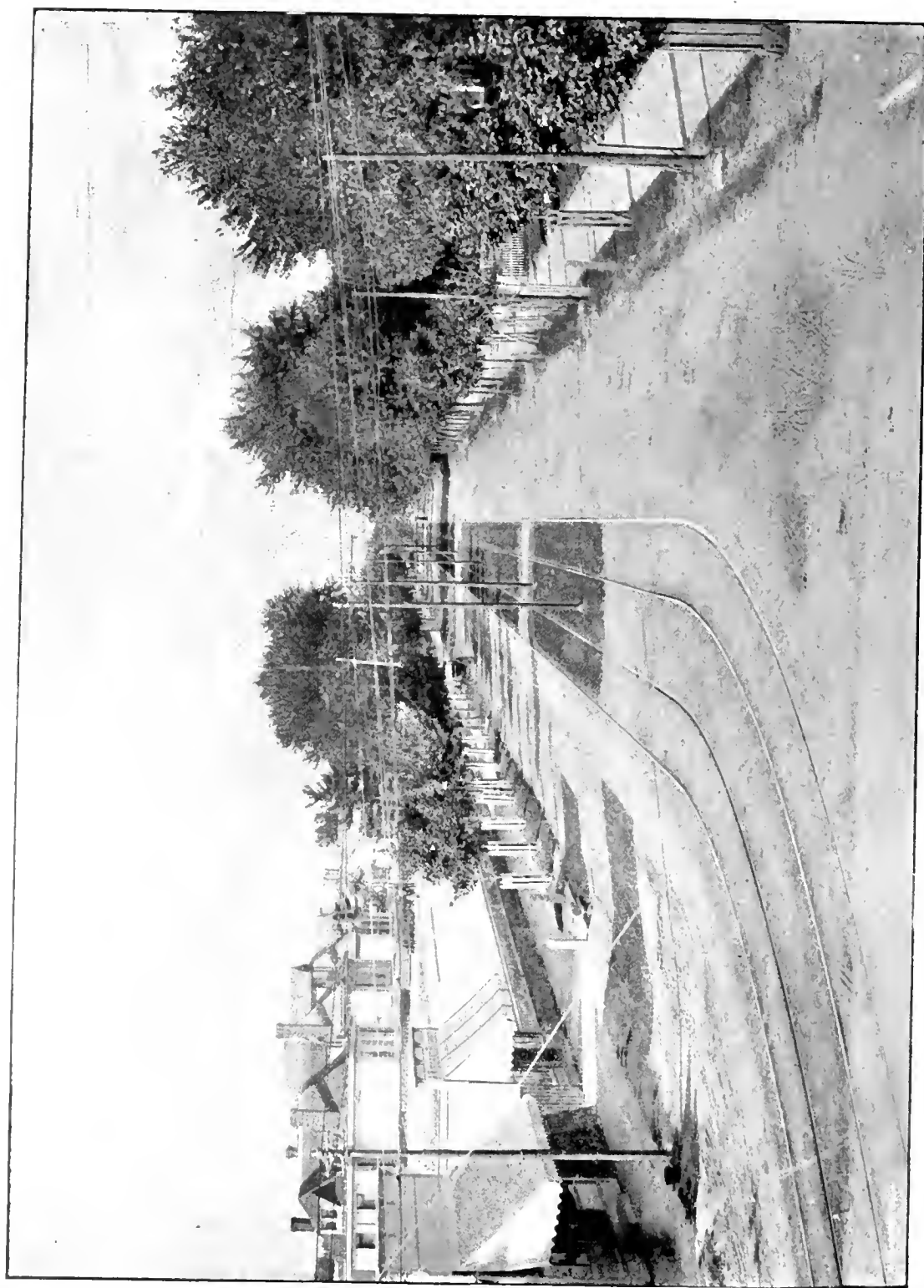
starts them right and gives a bent to their inclinations and habits of life which is permanent.

The single agency which has done more than all other influences in making possible this general thrift, and in bringing it about, is the saving and loan association. It were hard to overestimate the benefit which associations of this kind have brought to Indianapolis. They have taken the poor man's petty savings, accumulated them little by little and returned them with generous accretions of interest. But their chief service has been in enabling wage earners to build homes and pay for them in such small payments as could be spared from their wages after the living expenses were deducted, money which would have

had to go for rent under other circumstances. It has been said that money paid for rent is money thrown away, and in the view that there is no permanent return for money paid as rent, the saying is true. This is well illustrated in the operation of the savings and loan associations. The man who has paid a given amount for rent each month enters an association, builds a house, and instead of paying rent pays about the same amount monthly into the association. At the end of a few years he finds himself the owner in fee simple of a neat home, without a dollar of indebtedness upon it, and without having made any perceptible sacrifices to secure it, and thereafter the money which he saves can be devoted to the accumula-



WINDSOR HOTEL.



NORTH ILLINOIS STREET, FROM SEVENTH STREET.

tion of other property from which to derive an additional income. The number of wage earners who have passed through this identical experience in Indianapolis is most surprising to persons who have not become accustomed to it. The savings and loan, or building association idea primarily came to the United States from Germany, and secured its first permanent foothold on this side of the Atlantic in Philadelphia. There it was expanded and modified so as to be more in accordance with American progress, and its benefits soon made it remarkably popular. From Philadelphia a few Indianapolis gentlemen brought the idea West, and introduced it in this city about a quarter of a century ago, organizing a small association among themselves. That was the acorn from which the mighty oak of to-day has grown.

In Indianapolis the principles underlying the operation of the associations have received the profoundest investigation. They have been studied in all their leadings just as insurance has. The result is a wonderful broadening of the benefits to be derived from membership in the associations. Profits are larger than of old; there are more elastic methods of securing to each member what he especially desires; safeguards against speculation by officers have been adopted, and finally the cost of loans is very much lower than in the old-time associations.

There is not a savings bank in Indianapolis for the simple reason that there

is no demand for one. The savings and loan associations fill the place occupied by savings banks in other cities, and do much more besides. To depositors they pay higher profits than banks do, and they act as investment associations, and can afford to make more liberal loans on property than banks can. This liberality in loans is not an indication of laxity in methods. It is based on sound business principles. The very month the loan is made, the borrower begins to repay it. Before the property has time to deteriorate, enough of the loan has been repaid to prevent the possibility of loss, and while the borrower is paying interest on the whole sum borrowed, he has paid off a part of it, which being promptly loaned to another borrower, is again earning interest. Thus it is that while no single borrower is required to pay an exorbitant rate of interest on his loan, the fact that the money is turned over so often makes the total earnings of the associations very high. Each member of the association shares in the earnings according to the amount of stock which he holds. The result of this rather complex yet sound system is that an association member may borrow money amounting to three-fourths of the value of the property mortgaged to secure it, pay off the total debt and interest in small, easy payments, and in the end, after deducting his share of the association earnings from the cost of his loan, find that he has only paid interest at the rate of about six per cent.



GERMAN PARK ASSOCIATION CLUB HOUSE.



GERMAN PARK ASSOCIATION PAVILION

In the light of these facts, it is no wonder the building association business has grown to vast proportions in Indianapolis. The wonder is that it has not become proportionally great in all the cities of the country. It offers opportunities to the lender no less attractive than to the borrower. The wage earner who has paid for his home in the building association rarely gives up his membership. He has too clearly learned its advantages. His common course is to promptly take out more shares of stock and continue his weekly or monthly payments, not with a view to borrow, but as an investment. In nearly every association there is a demand for more money than can be supplied, and shareholders who pay in but do not borrow are a necessary factor.

Some general comprehension of the enormous extent to which the savings and loan association idea has taken hold upon Indianapolis may be

imparted by a resort to statistics. There are now in the city something over seventy-five different associations. Their capitalization ranges from \$50,000 to \$2,000,000 each, averaging about \$500,000, and the shares of stock range in paid-up value from one hundred to five hundred dol-

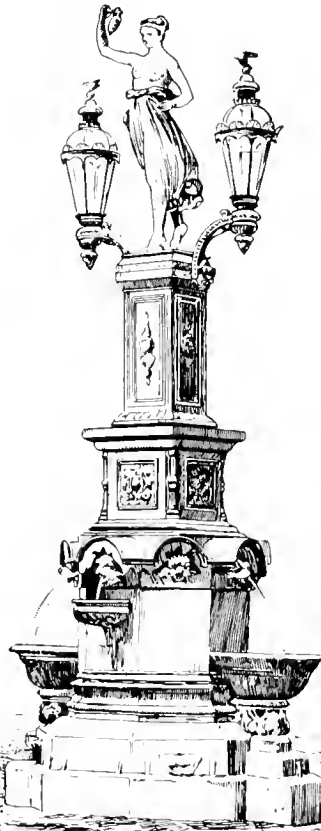
lars, averaging about two hundred dollars each. The total capitalization of all the associations in the city is above \$37,000,000. The total number of shares of stock actually carried at this writing is over 100,000. At the average value of two hundred dollars a share, this fixes

the total value of building association stock now being carried in the city at over \$20,000,000. The weekly payments, which are proportionately the same in all the associations, are at the rate of fifty cents on each share of two hundred dollars. Carry the calculation a step farther, therefore, and it is seen that \$50,000 is paid into the Indianapolis building associations every week, over \$200,000 every month and \$2,600,000 every year. Of this vast sum, fully \$2,000,000 goes into dwelling houses for the wage earners and the small-salaried classes.

Is it any wonder, then, that Indianapolis is called the "City of Homes?" And is it to be wondered at

that the working classes of the city are unsurpassed in contentment and stability and prosperity by those of any community on the globe?

A word of praise is due to the management of the associations. In all the years since the first was established in



VIRGINIA AVENUE FOUNTAIN.

the city not one has failed or brought loss upon its members. The machinery of operation is eminently simple and inexpensive. The Secretary, in each case, is the chief and only salaried officer. He commonly receives in payment for his services from three to ten dollars a week, according to the amount of business to be done. The Directors meet in the evenings, once or twice a week, and the whole administration is carried on by odd moments of attention. No

tions may be operated for the greatest benefit of the members in the matter of liberal terms and large profits, but also that they may be carried on with very slight expense. The good which the associations have done in Indianapolis is incalculable. It consists not alone in the great material prosperity which they have brought, but it extends far into the moral constitution of society. It is seen in habits of industry, in ideas of saving, in the decrease in vice and dissipation



SURGICAL INSTITUTE ON OHIO STREET.

person devotes his whole time to an association, as a rule, though, in the largest societies, there are a few exceptions to this. Experience and study have shown, not only how building associa-

which are accompaniments of extravagance and improvidence, in a higher moral tone and in a general uplifting of the community in all that makes toward a better and happier existence.

PUBLIC BUILDINGS.

BE they large or small, few cities in the United States possess more or finer public buildings than those in Indianapolis. As the capital of the State the city has become the location of several large public institutions housed in buildings of vast extent and great beauty. Early in the history of the State, while land in the suburbs of the infant capital was cheap, the authorities selected sites for the institutions, roomy and shaded by forest trees. The cost of the ground was small, but the growth of the city has been such that now the State's property is immensely valuable, and situated as it is, when the city has grown out to and around it, it adds to the beauty of the capital greatly with its shade and stretches of green sward, its flowers and fountains.

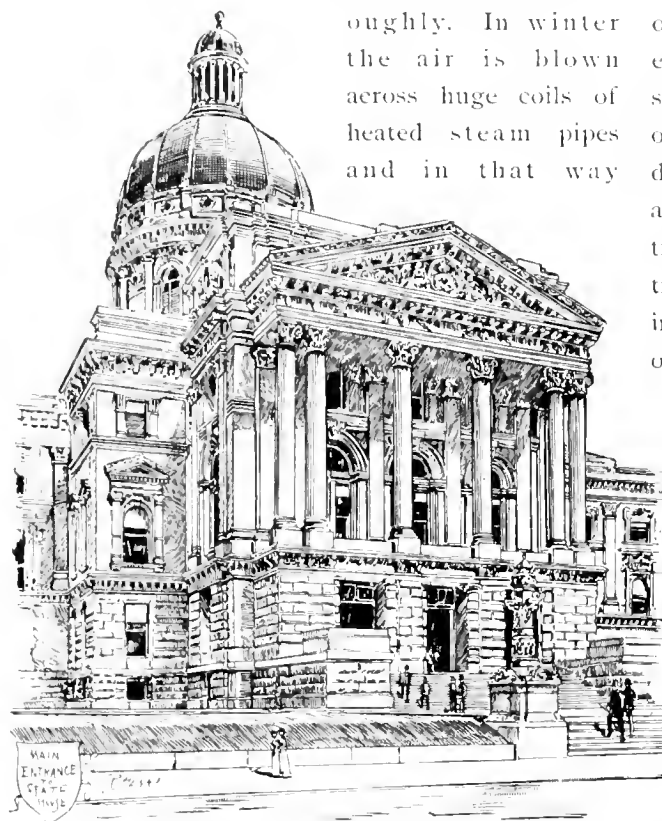
Most beautiful of all the public buildings in the city and one of the finest in the United States is the Capitol. It stands in the center of a tract of about ten acres in the heart of the city. Its noble dome, rising two hundred and thirty-five feet into the air, with swelling curves and beauty of outline, is not surpassed in the country. The great mass standing against the sky is so free from any suggestion of weight that it almost seems afloat. The Capitol is of stone, massive and solid. The exterior

walls are of the famous oolitic stone from the Indiana field, and bear the warm gray tint and the appearance of solidity which characterize that stone.

Inside, the Capitol is noticeably free from the gilt and gaudy fret-work of plaster and other cheap materials which so often lend an air of ostentatious vulgarity to the finish of public buildings. Everything which the eye rests upon is genuine. It is exactly what it seems to be. The style of finish is massive and rather plain, but rich because of the materials employed. The roof and galleries are supported by rows and groups of immense marble pillars, and looking from the main floor of the great corridor up to the sky-light, rows of similar pillars, one above another, are seen about the successive balconies. The stairways are marble, of various colors, and are triumphs of artistic design. Exactly beneath the dome is the rotunda. Here the four vast piers which uphold the dome serve to enclose partly a circular space about seventy-five feet in diameter. The piers are of oolitic stone, unadorned. About the rotunda on suitable pedestals stand Italian marble statues representing Art, Literature, History, Oratory, Commerce, Agriculture, Justice and Law. A hundred feet above the floor a dome of stained glass roofs the rotunda and floods it with rich, subdued light. The building is heated in winter

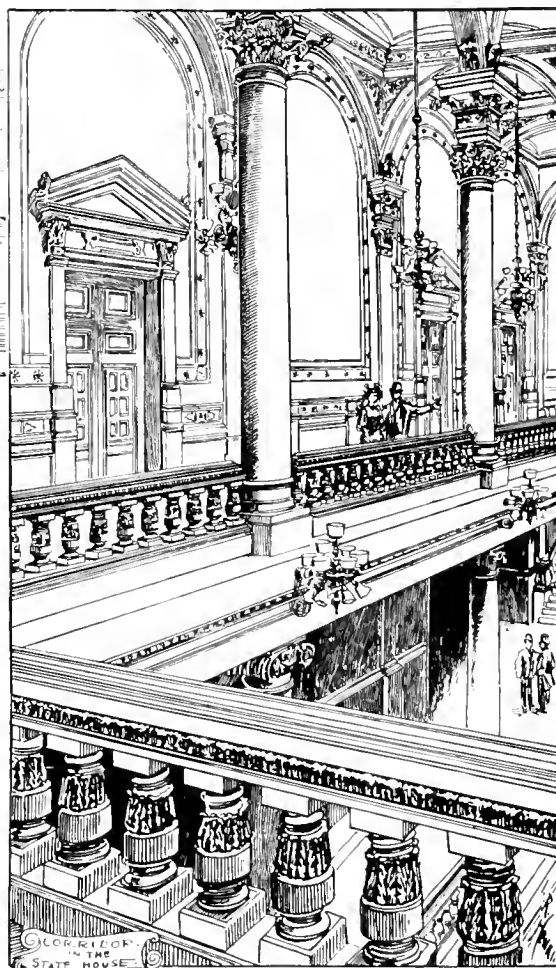
and cooled in summer by a system of steam fans in the basement. The fans incidentally ventilate the structure thoroughly. In winter the air is blown across huge coils of heated steam pipes and in that way

into the State treasury when the Capitol was completed. Such a thing was rarely if ever heard of before in the history of this country. The result of the honesty and wise judgment of the commission which had control of the building operations, and of the contractors who did the work, is that Indiana to-day has a Capitol of noble and dignified proportions. It is proven by the testimony of travelers and architects that this building is finer and handsomer than capitols in other States which cost a great deal more.



warmed before reaching the upper floors.

Extravagance and corruption in the erection of public buildings are so nearly universal that they have become proverbial. The building of the Indiana Capitol furnishes a notable exception to the rule. It is a monument to the honesty and economy of its builders. The State Legislature appropriated \$2,000,000 for the purpose of building a Capitol. To the surprise and gratification of the public, nearly twenty thousand dollars of the fund remained and was turned back



The largest single institution which Indiana possesses is the Central Hospital for the Insane, located in the western suburbs of Indianapolis. Its site is a rolling tract of native woodland, spacious and beautiful. The natural attractions of the place are heightened by the art of the architect and landscape gardener. This institution is a complete community in itself. It has the population of a small city, and is as independent as a city in the matter of its food, heat, light, society, entertainment and

huge central battery of boilers. The hospital is an instructive and interesting place to the visitor. All the most approved methods of treating the insane are in use. As far as possible the public is kept informed of the workings of the institution, and everything is carried on according to the most humane and enlightened ideas.

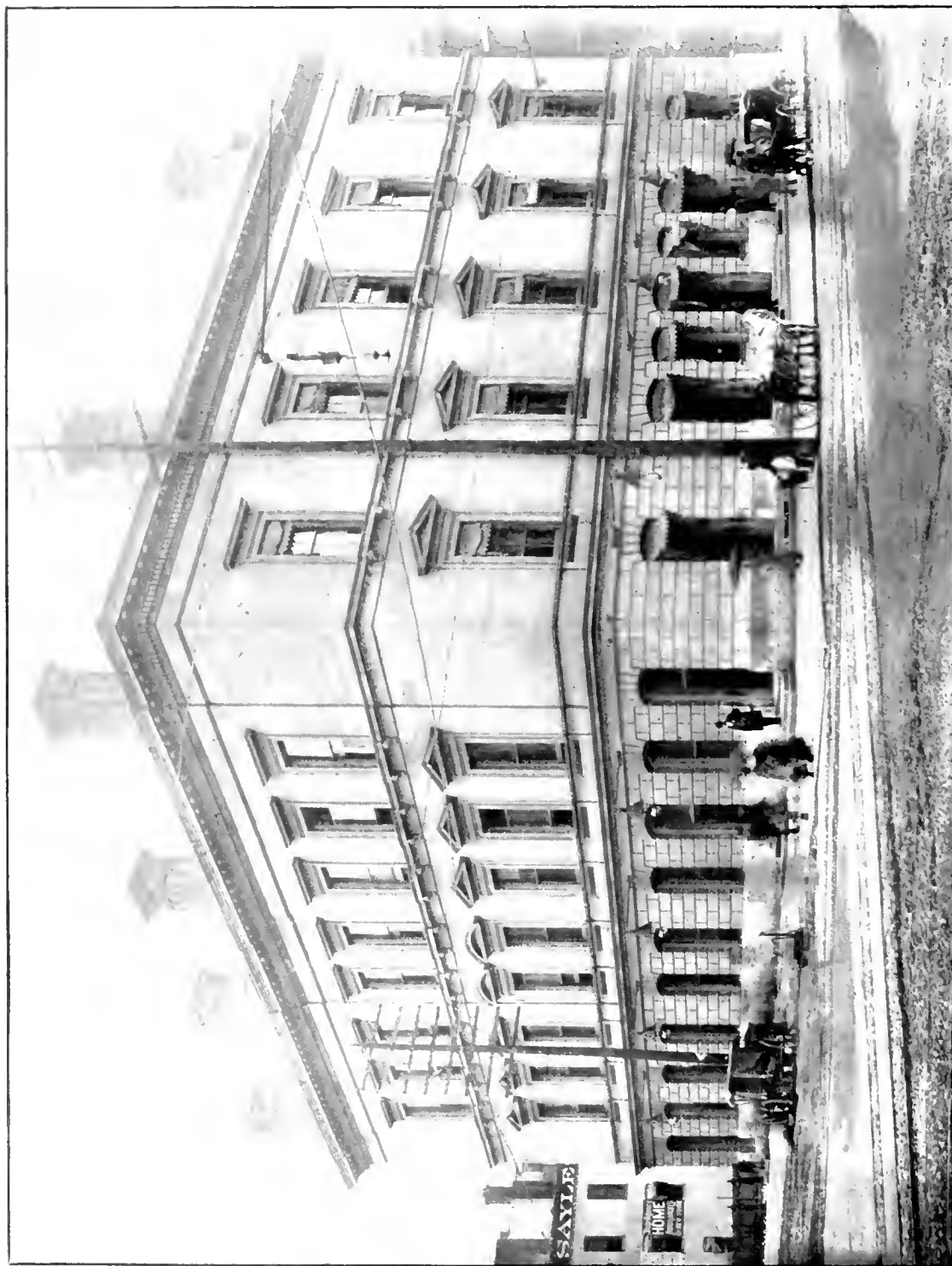
One of the cardinal doctrines of the management of the hospital is that dementia may be relieved, often permanently, by keeping the thoughts of the



RESIDENCE ON NORTH MERIDIAN STREET.

religious services. The hospital usually contains about sixteen hundred patients with near four hundred attendants and other employes. A large electric lighting station is on the grounds, and the two main buildings are heated from a

patients employed in a manner to divert them from their mania. In the practice of this remedy the hospital is made a cheerful, lively place, and much time and ingenuity are given to preparing and carrying out plans for the amuse-



Post-Office.

ment and diversion of the patients. The unfortunates are also provided with the means of employing their hands when they so desire, and annually they produce large quantities of lace, crochet work, etc. Some write, some draw, and each individual is allowed the especial diversion which he enjoys. Because of the methods which prevail in this institution it is not the solemn, tomb-like place which many hospitals for the insane are.

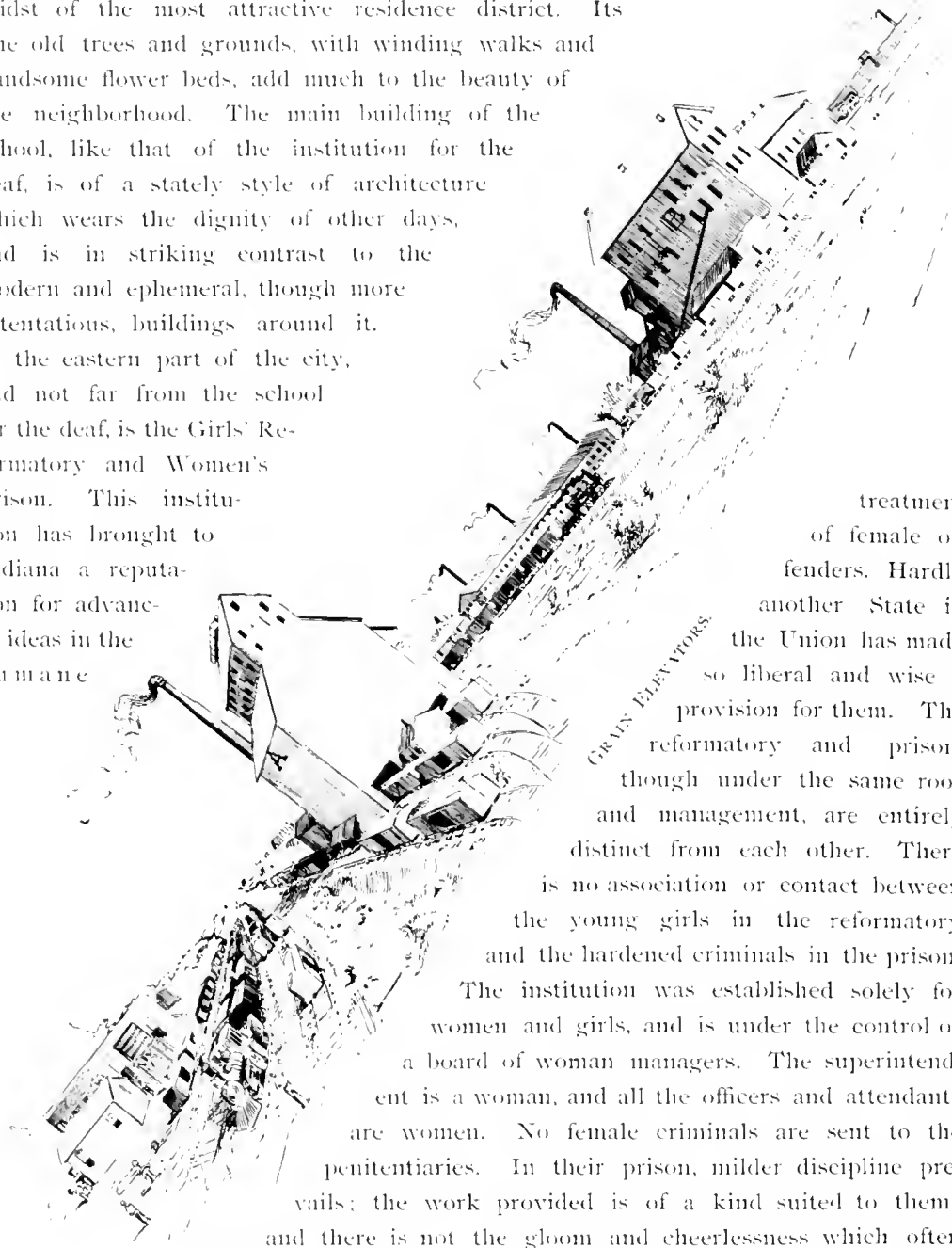
The buildings and grounds of the Central Hospital are well worth a visit, aside from the interest which attaches to a place where broken and ruined minds are assembled and cared for. There are two enormous buildings, one for men, the other for women. They are brick, and for purposes of light and ventilation each are arranged in the form of connected wings with many angles, and above are finished with numerous tall brick towers. The hospital, with its grounds, is worth \$1,800,000. From a distance the clustered towers rising above the trees present a striking appearance. On a green hill at one side of the grounds is a small well-kept cemetery, where lie the remains of many patients who are still, as in life, the wards of the State.

On the eastern edge of the city, in a beautiful grove of tall forest trees, is the State School for the Deaf. It consists of two large buildings; one of gray stone, four stories high, with an imposing entrance, flanked by stately fluted pillars of a style once popular and now,

unfortunately, rare; the other, a modern brick building of the same height. There are, besides, shops, a bakery, and other separate buildings. The grounds consist of many acres, part of which is used for agricultural purposes. The campus about the buildings is laid out in lawns and shaded walks, while the gray and red walls of the school appear cool and inviting through the vistas of trees. The property is estimated to be worth over half a million of dollars.

The most successful methods of instruction are employed in this institution. Besides the sign language, pupils are taught to read the lips of persons speaking, and to use their voices in speech. A boy or girl, at home referred to as "deaf and dumb," may often be taught to understand the movements of the lips of one speaking, and to reply in a well modulated voice, so as to carry on a conversation in a manner hardly different, apparently, from the dialogue of two persons possessing all the ordinary faculties. At the last commencement exercises of the school, several pupils delivered graduating speeches or read papers from the stage in a manner so rational and easy that the hearer for the moment almost forgot the character of the institution. Considerable original investigation has been made by the authorities of the school in the line of assisting hearing where the power to hear some sounds is still weakly present. Studies of the conditions which produce deafness and the hereditary phases of the affliction have also

been carried on in the school with gratifying success. The State Institution for the Blind is also located in Indianapolis. It is in the north central part of the city, in the midst of the most attractive residence district. Its fine old trees and grounds, with winding walks and handsome flower beds, add much to the beauty of the neighborhood. The main building of the school, like that of the institution for the deaf, is of a stately style of architecture which wears the dignity of other days, and is in striking contrast to the modern and ephemeral, though more ostentatious, buildings around it. In the eastern part of the city, and not far from the school for the deaf, is the Girls' Reformatory and Women's Prison. This institution has brought to Indiana a reputation for advanced ideas in the humane

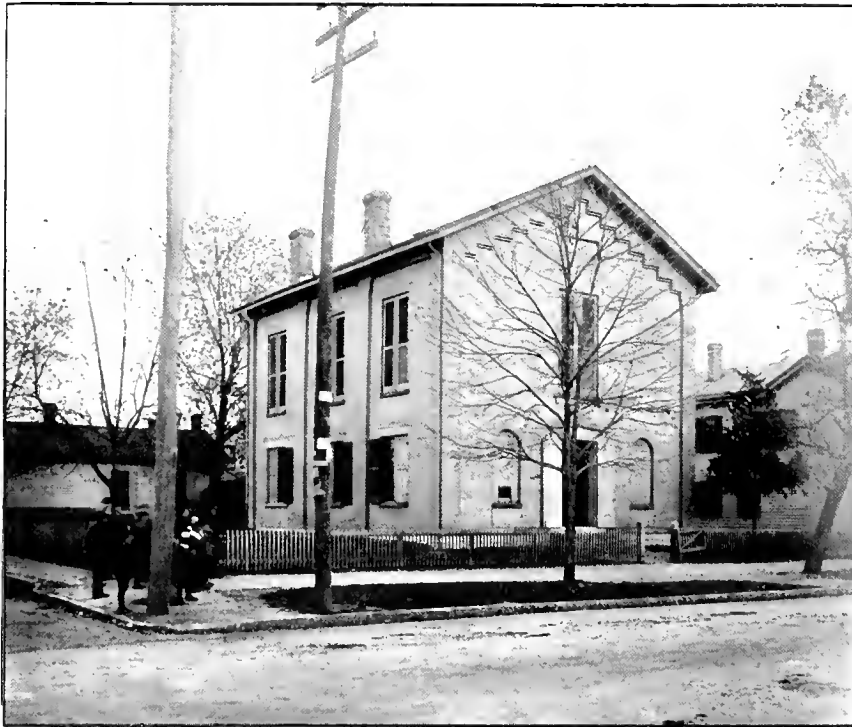


treatment of female offenders. Hardly another State in the Union has made so liberal and wise a provision for them. The reformatory and prison, though under the same roof and management, are entirely distinct from each other. There is no association or contact between the young girls in the reformatory and the hardened criminals in the prison. The institution was established solely for women and girls, and is under the control of a board of woman managers. The superintendent is a woman, and all the officers and attendants are women. No female criminals are sent to the penitentiaries. In their prison, milder discipline prevails; the work provided is of a kind suited to them; and there is not the gloom and cheerlessness which often characterizes prisons. Students of penology and philanthro-

pists have come hundreds of miles to visit this Indianapolis institution, which is everywhere regarded as a model of its kind.

The building in which the reformatory and prison are quartered is of brick with stone finishings, and is constructed according to a rather handsome design. It stands on a tract of high ground, but has not the surroundings of large forest trees which add so much to the attractiveness of other State institutions in the city. The property of

House. After the State House, the Court House is the most striking architectural feature of the capital. It is of Indiana oolitic stone, and has the massive, strong appearance which that stone so well imparts. The building is of dignified design, and though of great size, is saved from the monotony which large structures often present to the eye, by well-executed variations in outline, and the employment of projecting buttresses, polished granite columns and the like. The interior of the Court House does



FRIENDS' CHURCH.

the reformatory and prison is worth about \$200,000.

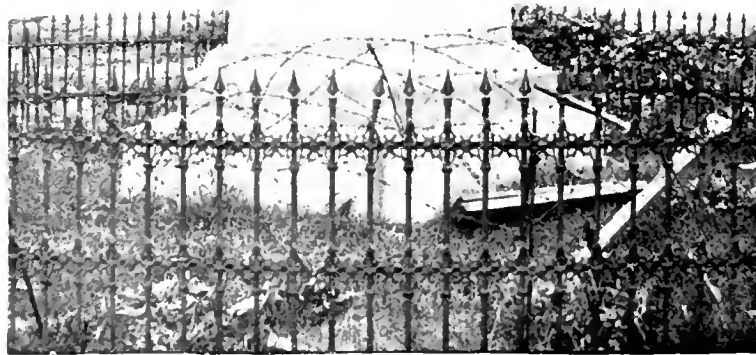
One of the most imposing structures in the city is the Marion County Court

not quite fulfill the expectations which the exterior arouses, though it is costly and well arranged. Its stairways, especially, are noteworthy features of the

interior. The building cost, when erected a dozen years or more ago, about one and a half million of dollars. The ground upon which it stands, if put on the market to-day, would probably sell for not less than one million dollars. No single object attracts more interest in Indianapolis than the monument erected by the State in honor of the soldiers who went out from Indiana to fight for their country. No other State in the Union has honored its loyal sons with so noble a memorial as this. It stands in the center of Circle Park, the park which, in the original design of the founders of the capital, occupied the exact center of the city.



top of the slender shaft stands a colossal bronze figure holding aloft the torch of progress in one hand and with the other grasping a sword with its point turned to the earth in token of ended strife. The statue represents Indiana triumphant in battle, returning to the pursuits of peace. Work upon the monument is still in progress. When it is complete, magnificent groups of bronze statuary, representing War and Peace, will adorn the east and west faces of the pedestal. Bronze astragals encircle the shaft of the monument. One represents the army, another the navy, a third contains the dates of the Mexican and Civil wars. It is intended to



Of solid, gray stone, the monument rises, beautiful in its proportions, to a height of two hundred and eighty feet. On the

make this the grandest soldiers' monument on the globe.

The movement in favor of the

building of a monument to the citizen soldiery of the State originated about twenty years ago. An effort was made soon after to collect sufficient funds by popular subscription, but it was not per-

the legislature convened in 1887 a bill was introduced appropriating \$200,000 for the erection of a soldiers' monument in Circle Park, and became a law with little opposition. Soon after, active op-



RESIDENCE ON NORTH DELAWARE STREET.

sisted in, and was given up when about \$21,000 was in hand. After that, the project lay dormant several years. When it was next revived it met with more pronounced favor, and its advocates determined to ask the legislature to appropriate money to assist in carrying it through. In the beginning, the most enthusiastic friends of the movement had not dreamed of such a monument as was finally decided upon, but as sentiment increased in favor of their plan their hopes and ambitions grew. When

erations began, the work being placed in control of a commission provided for in the legislative act which appropriated the money.

From that time the construction of the great memorial has gone steadily on. Progress has been slow because only by deliberation, and the careful consideration of every detail, can a truly noble and dignified work of art be achieved. The best living artists have contributed to the success of the undertaking. Designs and models have come from



ST. VINCENT'S HOSPITAL



FEMALE REFORMATORY

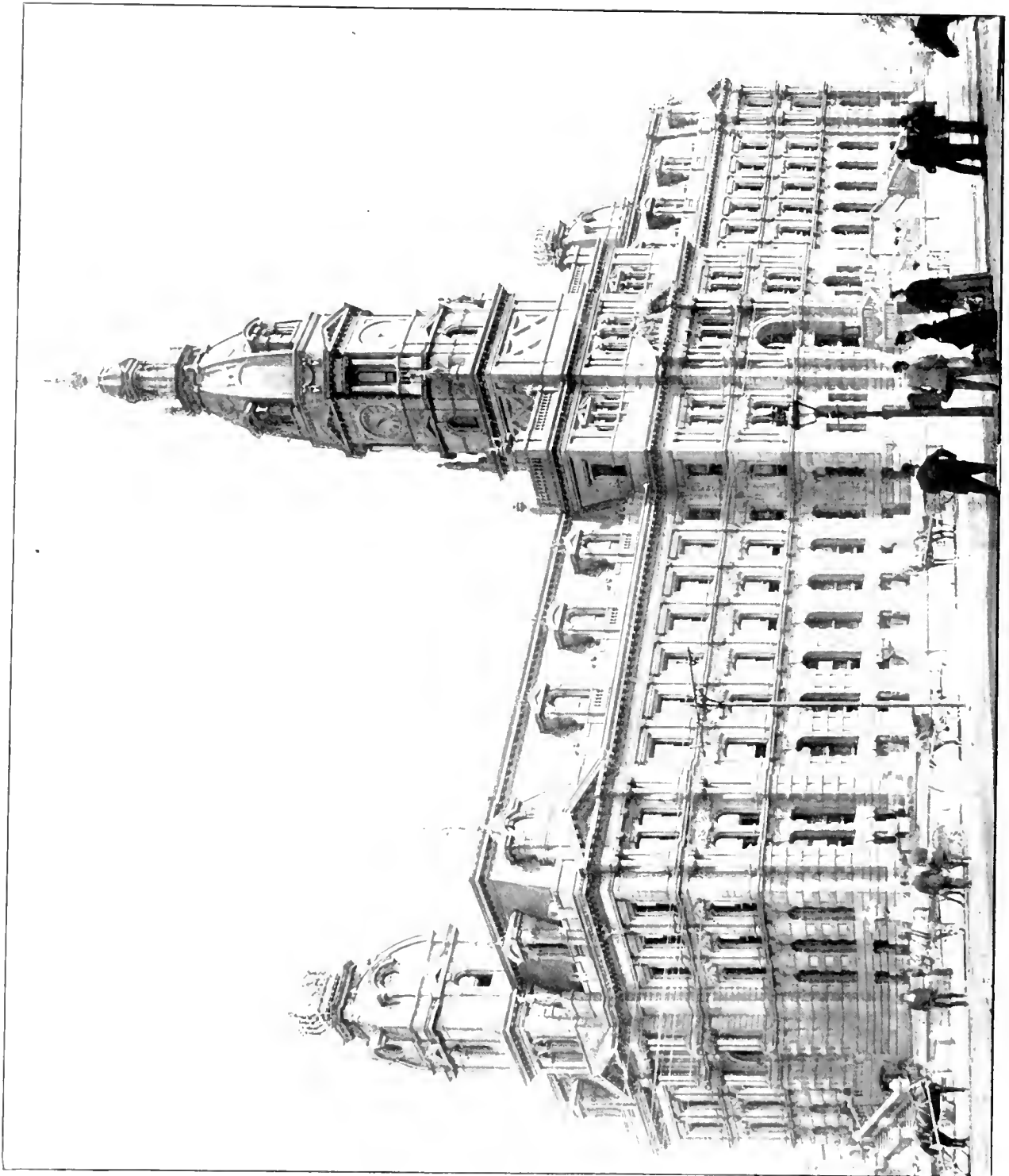
famous sculptors and architects in Germany, France, England, and different parts of the United States. The very best that art can offer has been secured for this great work. The expense of this has been beyond all previous calculations. The appropriation of \$200,000 was found not nearly sufficient, though the \$21,000 of the original fund was added to it, and the expenses of the commission came from the State treasury. Again the legislature was appealed to, and in the winter of 1890-91 an additional appropriation of \$100,000 was made. It is yet uncertain whether even this sum will suffice to finish the monument. If it does, the total cost will be about \$350,000. It is the purpose of those most closely associated with the construction of the memorial to have it conform to the highest canons of art, and to make it an unanswerable refutation of the idea that the West does not know and appreciate the best in artistic expression.

Tomlinson Hall is a public building of which any city might well be proud. When Stephen D. Tomlinson died, ten years ago or more, he left an estate of \$150,000 in trust to the city, for the erection of a great assembly hall to belong to the municipality. To this sum the city added about as much more, and built Tomlinson Hall. The building is of immense proportions, and of a style of architecture which preserves it against the barn-like appearance which is often noticed as almost characteristic of buildings erected solely to accommo-

date large crowds. The lower floor of the structure is a vast market space, open on two sides in summer and closed in winter, and divided into innumerable stalls. The main entrance to the building leads into a large corridor or vestibule, from which two wide stairways ascend to the vestibule of the assembly room on the second floor.

The hall, where many great crowds have gathered, is perfect for the purpose for which it was erected. There is nothing cheap or temporary about it. The walls are handsomely frescoed. The hard-wood floor is smooth and almost polished. The ceiling, fifty feet above, is of yellow pine finished in natural colors, its vast expanse broken by massive cross-beams intersecting each other at right angles. Around three sides of the hall runs a wide balcony. Across the end farthest from the stage is a second balcony or gallery, above the first. In this hall have been held national political conventions, state conventions, great mass meetings, the famous May Music Festivals, and many other kinds of assemblies. The stage alone has a seating capacity of five hundred. The hall entire has been known to accommodate assemblies of five thousand persons. As a meeting place accessible to the public, belonging to the public in fact, this great gathering place has been of incalculable value to the community.

The Public Library building is purely Grecian in its architecture, classic lines being strictly adhered to through-



COURT HOUSE.

out. It occupies an excellent location, being near the heart of the city, and at the same time far enough away from the noise and confusion of traffic to allow the place quiet surroundings. The building is not only handsome; it is convenient as well. The books are easy of access and in good light, and are so compactly stored as to require a minimum of space, and of distance to be gone over by attendants in waiting upon patrons. The system of cataloguing in use is one approved and practiced in the greatest libraries in the country. At the present rate of increase, the institution will contain 100,000 volumes in a few years more. The library building, with the ground on which it stands, is worth about \$200,000.

The building of the Young Men's Christian Association is another of the handsome structures of the city. It is of rough stone laid in massive blocks. The front of the first floor is devoted to business rooms, with the exception of a broad entrance, spanned by a low massive arch of stone, which leads to the stairway. The rear of the first floor is occupied by the gymnasium. The second floor of the building is occupied by the offices, reading rooms, amusement rooms, parlors, and chief audience room of the association. The third floor contains a number of class rooms, used by the free night classes carried on for the members during the winter. In conjunction with the gymnasium are spacious bath rooms. The association has thus provided an attractive gathering

place for young men who are down town during the day or evening; a place where they may read, or talk, or play games, or study, or develop their muscles. The building is situated in the business center of the city, where its conveniences are most readily accessible. The membership of the association is about twelve hundred, and its property, which is clear of debt, is worth \$100,000 or more.

The Propykeum is an institution peculiar to Indianapolis. The building which bears the name is the property of an association of women. The idea of erecting a handsome structure to be used for important social events; art exhibitions; as a meeting place for literary, social and scientific clubs, and any other functions not inconsistent with these, originated with certain prominent women of the city, and was no sooner conceived than a definite plan was formed and efforts were made to put it into effect. A stock company was organized and subscriptions invited. Only women were allowed to take stock. The capital needed was \$20,000, and in a short time every dollar was subscribed. A large lot was purchased in a choice location, and the Propykeum built. The structure is of rough stone, three stories high, and of handsome design. The interior is finished in quartered oak. About the entire place is an air of elegance and refinement. The business judgment of the originators of the Propykeum enterprise has been confirmed by the history of the institution since it



MILITARY PARK LOOKING TOWARD THE STATE HOUSE.



MILITARY PARK ALONG THE CANAL.

was opened to the public. The place has been in permanent and constant demand for the purposes for which it was intended. It has paid a good per cent. upon the investment, and the capital stock has been increased. As the property stands to-day, it is probably worth \$30,000.

Of brick and stone and four stories in height, the Chamber of Commerce is a structure of attractive and substantial appearance. It is the headquarters of

place is one of the busiest in the city, and the transactions carried on beneath its roof amount to millions of dollars every year. The Chamber of Commerce is worth about \$75,000.

Of her Union Railway Station, Indianapolis is especially proud. The Union Railway Company, several years ago, determined to build a union station which should be a credit to the "Rail-road City." Because all the sixteen railroads entering the city, centered in one



RESIDENCE ON PARK AVENUE.

the Board of Trade, and the place is, besides, the center of the grain business of the city. Grain dealers have offices in the building, as have the elevator companies, and brokers are there in number. The

station, this was the more desirable. Many months were spent in acquiring the necessary ground and franchises from the city and in preparing plans for the station. Every thing was done in the



LADDER WORKS ON BIG FOUR RAILROAD.



BAKERY ON SOUTH PENNSYLVANIA STREET.

best way, and only the best materials were employed. When the work was completed, and the great building and train sheds were finished, those who had seen the progress from beginning to end knew that an immense enterprise had been carried to an honest and high class consummation. An institution had been

ing with the remainder of the building. The interior of the station is as striking and handsome as the exterior. The main waiting room is a vast hall of unusual beauty. Its ceiling is an arch spanning the entire width of the room, which is fifty feet, and from the floor to the center of the arch is sixty-five feet.



RESIDENCE ON NORTH MERIDIAN STREET.

added to the city which would be creditable to it no matter how much the community may increase in population and wealth in years to come.

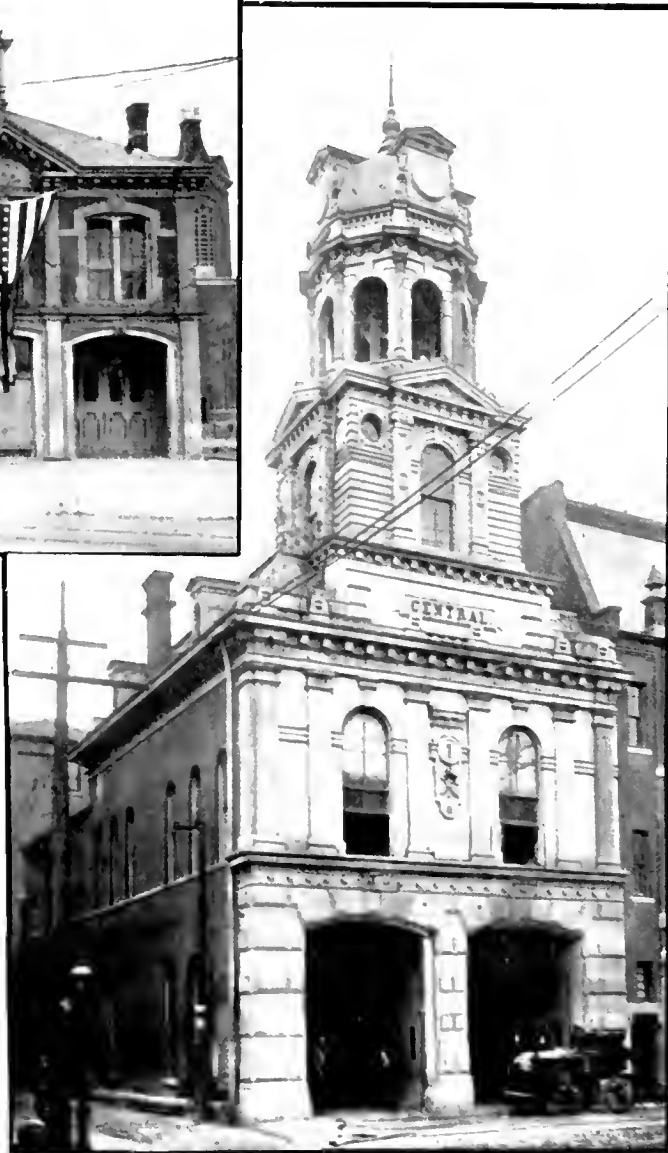
The main building of the station is of granite and pressed brick. The main entrance is beneath a massive arch, and the building is as strong and durable as a Norman castle. On one corner rises a square, stately tower of dignity in keep-

An ornamental gallery extends entirely around the room at a height of about twenty-five feet. The room is lighted by a huge stained glass sky light in the ceiling, and by an immense circular window of stained glass at each end. Connected with the main waiting room is a smoking room; a second large waiting room where there is somewhat more of privacy than in the main room; a handsome waiting



three hundred feet wide. Light enters at the open sides and through the large sky-lights. The roof of the shed connects with one side of the main building of the station, so that in passing from the trains to the waiting rooms there is no ex-

room devoted exclusively to ladies' use; a dining room; a barber shop; a check room; a news stand; a telegraph office; a ticket office, and several toilet and retiring rooms. An elevator and stairways lead to the three upper floors of the building, where are situated a large number of railway offices. The trains, on reaching the station, stand under a vast roof supported on iron pillars. The shed is over seven hundred feet long and over



FIRE ENGINE HOUSES.

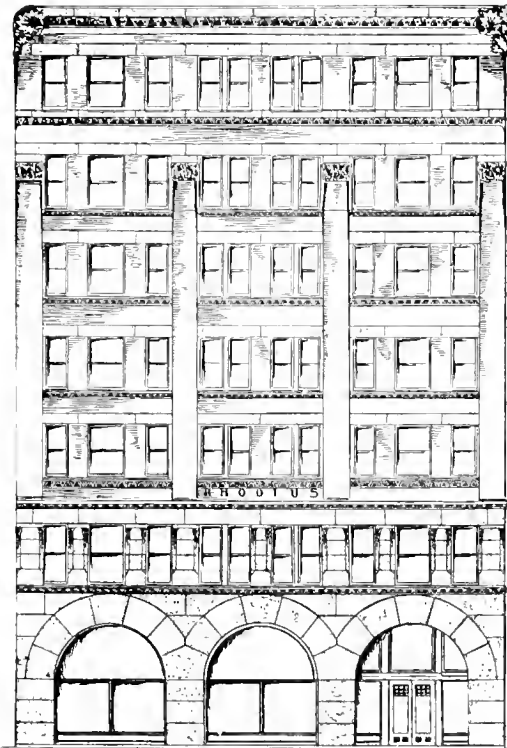
posure to the weather. George B. Roberts, President of the Pennsylvania system of railroads, is authority for the statement that the Indianapolis Union Station is the finest and most complete railway depot in the United States. The station cost, in round numbers, \$1,000,000.

The new club house of the Commercial Club is one of the most imposing buildings in the city. It is of Indiana stone, laid rough in the first two stories and dressed above. Its total height is eight stories. The first six stories are used for business rooms and offices. The seventh floor is occupied by the club, and the eighth by a large, first-class cafe. The club quarters are equipped with all that is necessary to

comfort and attractiveness. There is a private cafe, assembly room, billiard room, parlors, the offices of the president and secretary, etc. The building is equipped with two rapid elevators; spacious stairways; a fire-proof vault on every floor; is heated by steam and lighted by electricity. It is, in fact, as handsome and complete an office and club building as is to be found anywhere. The property is worth about \$200,000.

The home of the Columbia Club should be mentioned before leaving the subject of club houses. This club limits its membership to Republicans. It was formed four years ago, and soon grew strong enough to purchase a handsome property on Circle street, in the shadow of the Soldiers' Monument. Since then it has made extensive changes and enlargements in the building, and has furnished it in the most luxurious style. The club house and grounds are worth about \$50,000.

Indianapolis has two large hospitals, both of which are creditable to her charity and humanity. Both are free, and their doors are always open to the sick or injured of every station in life. These institutions are the City Hospital and St. Vincent's. The former is maintained by the city. It is a vast, roomy building, occupying shaded grounds where convalescent patients may sit on rustic benches under the trees, or walk on the soft grass. A superintendent, with a corps of assistant physicians, is in charge of the place. An ambulance



RHODIUS BLOCK.

is always ready to instantly respond to calls for help from any section of the city. Trained nurses, in their quiet costumes, flit about the wards caring for the sufferers, and spotless cleanliness is

care and medical attention at home, is received at St. Vincent's without question as to his religious belief. Some of the best physicians and surgeons in the city compose its staff, and the sisters,



SOLDIERS' GRAVES IN CROWN HILL CEMETERY.

everywhere. The hospital has a capacity to care for over one hundred patients at the same time.

St. Vincent's Hospital is one of the noble charities for which the Roman Catholic church has become celebrated all over the world. It is in the care of one of the orders of sisters of that church. But while it is an institution of the Catholic church, it is not sectarian in its charities. Any unfortunate, hurt by accident, or who falls sick upon the street, or who can not have proper

with their gentle, quiet ways and trained hands, make ideal nurses. The hospital is a beautiful building of brick, finished inside in simple elegance. The floors of hard wood are kept polished like mirrors, and no furniture is used in which dust or disease germs could find lodgment. A large number of patients share in St. Vincent's hospitality and generosity.

There are numerous other public institutions in the city, and all in comfortable and often handsome homes.

There is the Indianapolis Orphan Asylum; the German Orphans' Home; the Colored Orphan Asylum; the Home for Aged Colored Women; the Home for Friendless Women; the Katharine Home for Aged Women; the Home of the Good Shepherd, for friendless girls; the Home for the Aged, in connection with St. Joseph's Catholic Church, etc. The Indianapolis Orphan Asylum, the German Orphans' Home and the Home of the Good Shepherd, in particular, are fine buildings of pleasing architecture.

Indianapolis is not behind her sister cities either, in the matter of statuary. In Circle Park, at the base of the Soldiers' Monument, is a fine bronze statue of Oliver P. Morton, Indiana's statesman and famous War Governor. It was erected from a fund raised by subscription among the friends and admirers of the great man. To Morton, more than to any other man, Indiana owes her brilliant record in the Civil War.

Another of Indiana's sons who has been honored by a statue in the capital



RESIDENCE ON NORTH TENNESSEE STREET.

The first named is especially beautiful, and, with its large, park-like grounds, it forms an exceedingly attractive spot in the northeastern part of the city.

is Thomas A. Hendricks. His long and honorable career in the national legislature, and his death while Vice-President of the United States, form an integral



KNIGHTS OF PYTHIAS CASTLE.

part of the history of the United States. The Hendricks Monument stands in the State House grounds, and is a bronze effigy of heroic size, upon a pedestal of granite.

Schuyler Colfax, too, another of Indiana's statesmen, has been honored by a

the heart of the city are objects of interest. The wide, straight streets, bordered with trees and lawns, give the residence districts a park-like appearance. This is heightened by an absence of fences and the large sized yards which prevail. Passing along the streets, made thus at-



IN UNIVERSITY PARK.

bronze statue. It stands in University Park, one of the most attractive spots in the city.

The truth is that Indianapolis, in point of the number and beauty of its public buildings and memorials, is in advance of almost any city of its size in the country. In every direction from

attractive and lined with comfortable homes, one comes upon beautiful churches; school houses of modern style; public institutions, embowered in trees. One thing of interest crowds upon another, and the stranger in the city who sees it as he should, will depart well repaid for the time which he has spent.

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LIBRARIES AND LITERARY CLUBS.

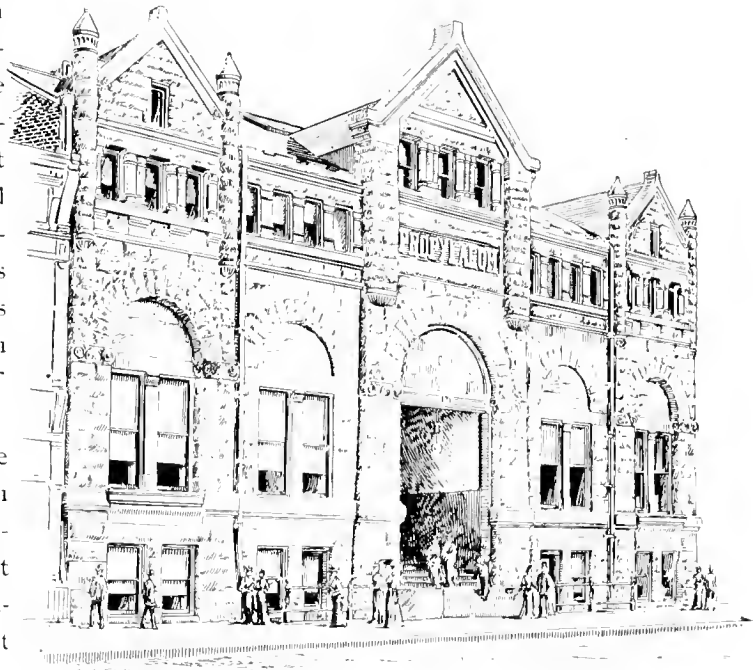


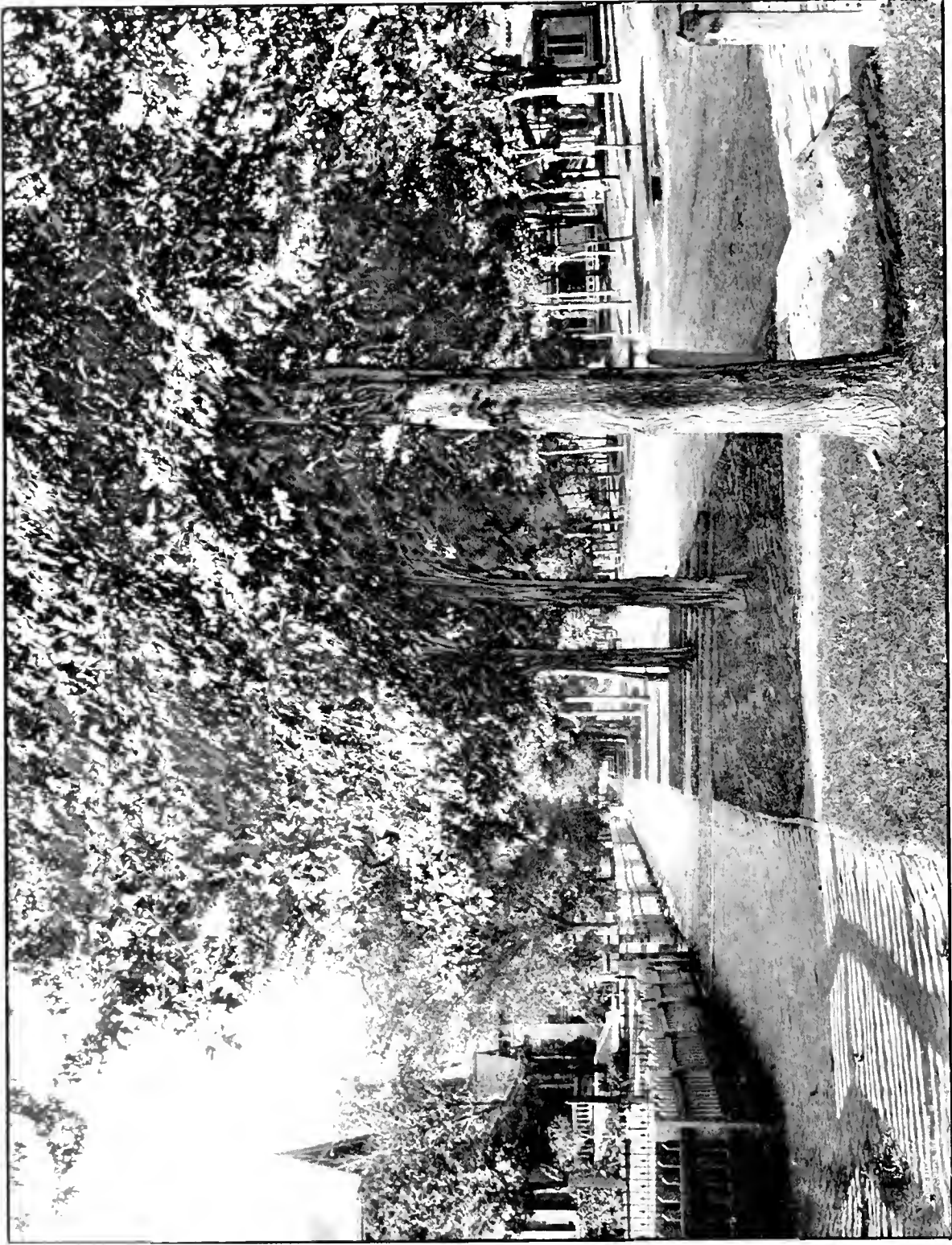
THE value to an enlightened community, of libraries and a literary atmosphere may not be reckoned in dollars and cents. It is manifested in ways unmistakable but not to be measured by material standards. The cultivation of a love for reading; of an acquaintance, through their writings, with the great minds of the world; of an understanding of the motives and deeds of great men; of a knowledge of the mighty processes by which a marvelous civilization has been wrought, while the centuries have come and gone like the hours of an April day, brightened and darkened by sun and cloud; these things must broaden and elevate the thought and interest of society, and be seen and felt in the character of its inclinations, its purposes, its standards of excellence, its amusements, in all the breadth and depth of its inward self and outward expression.

The inculcation of that love for reading and study, which will lead to results so desirable, can not be brought about in a short time. Years of generous opportunity and constant encouragement are necessary.

Children growing up must inherit and absorb right inclinations and habits from parents who, in turn, had grown up amid influences of the proper kind. The surroundings and tendencies of the community, when the child is outside his home, must also be favorable. Progress must be slow, constant and unflagging. But whatever the difficulties and obstacles, and whatever the cost, the ends are worth a thousand times the effort required to attain them.

This process of cultivation has been slowly going on in Indianapolis for many years. Long ago its benefits began to be seen. To-day they are incalculable





NORTH DELAWARE STREET NEAR SECOND STREET.

but the many agencies at work, with constantly accumulating momentum, are steadily adding to their value. The expression of the progress made, in turn becomes the strongest influence toward further progress. The form which this expression has taken in Indianapolis has been especially that of libraries and literary clubs. It is doubtful whether any city of its class in the Union equals this in the number and size of its libraries and in the number and average standard of its literary clubs.

The principal library in the city is the Public Library. In 1872 an association of gentlemen presented a well selected library of ten thousand volumes to the city, upon the city's agreement to maintain and add to it, and to make it absolutely free to all the citizens of Indianapolis. The institution was put into the control of the Board of School Commissioners, and a small tax was levied for its maintenance and to purchase new books. Ever since that time, the Public Library has been a powerful agency for good. It has grown until there are now over fifty thousand volumes upon its shelves, and annual additions amount to about five thousand volumes. Many rare and costly editions of famous books have been secured, and many valuable manuscripts. The purchase of books has been always in pursuance of some definite plan, and the result is that there are exceedingly full collections of works upon all the great divisions of literature. The wants of all classes of readers have been consulted,

and no matter what his line of reading or study may be, the patron of the library may find books to his taste. In fiction, it should be said, care is observed in selecting only standard works, and an effort is made to provide books which will at once attract and improve young readers. Connected with the Public Library is a reading room, open every day and evening, where may be found all the leading journals, magazines and reviews, with many of the more important daily papers, and where any book in the library may be used. Much the greater number of books read, however, is borrowed and carried to the homes of the readers. Any book may be borrowed and retained two weeks, and at the end of that time renewed and kept two weeks more, if desired. In the beautiful and spacious new building which has been erected for the library, and with the increased revenues which have lately come to it, it is destined to become, much more than ever before a powerful influence for good in the community.

The Indiana State Library is next to the Public Library in importance. It was created by act of the General Assembly in 1825, and, until recently, has grown slowly since that time. To-day it contains near twenty-five thousand volumes. It is especially rich in historical works, and contains some exceedingly rare books and maps. Its collection of historical works is one of the most complete and valuable in the West. Within a few years a greater allowance for the support and upbuilding

of the library has been made by the legislature, and at present it is improving and growing rapidly. Books from this library are not permitted to be taken away, but may be freely used in the spacious reading room connected with the institution in the State House.

The Indiana Law Library is one of the most complete law libraries in the

State libraries. It now contains over fifteen thousand volumes. A set of all the laws of all the States in the Union is one of its cherished collections. This library is provided with all the funds necessary to keep it fully abreast of the legal progress of the age, and to add to it from time to time such rare and valuable works as may be secured.



FIRST BAPTIST CHURCH.

country. It bears this reputation away from home, and it is a common occurrence for judges and attorneys in neighboring States to write to the librarian of the Indiana library for information which they can not find in their own

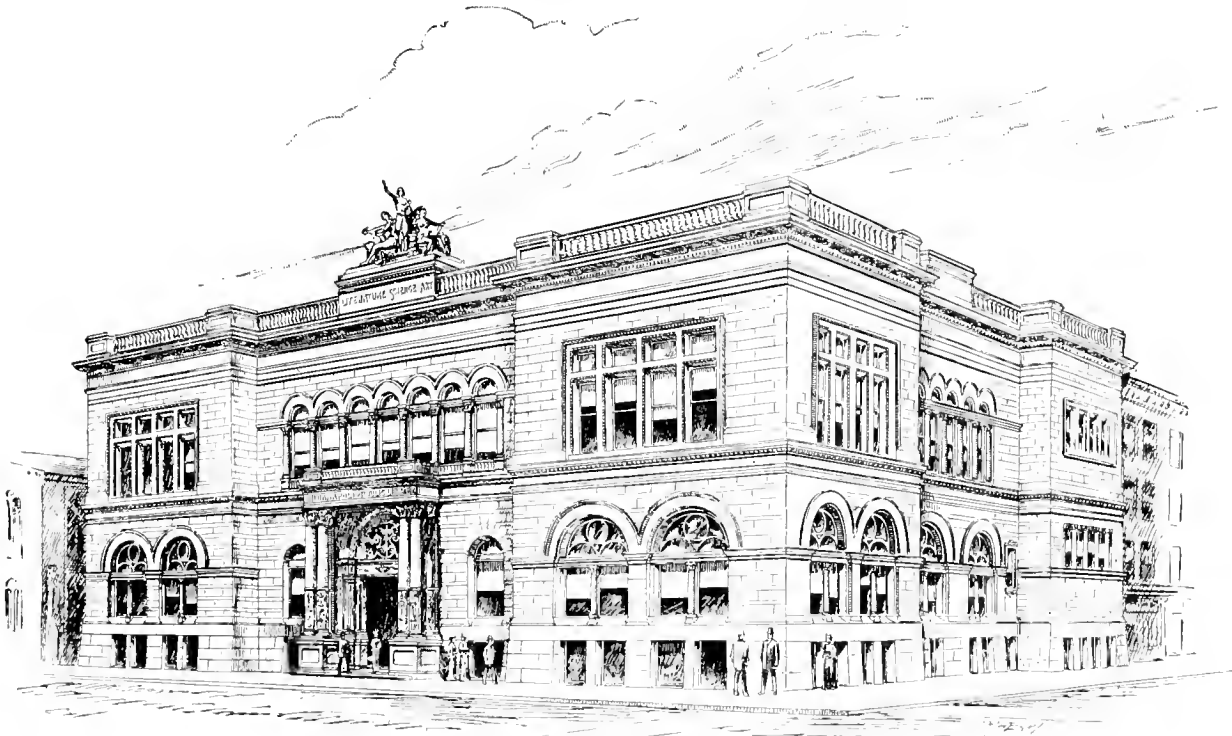
This library, too, is in the State House. The Marion County Law Library, of eight thousand volumes, is in the Court House, where it is accessible to the bar of the city. This is an excellent working library, and, in ordinary

practice, is all that is ever needed. In addition to those libraries are the Marion County Library of general literature, containing about four thousand volumes, and the Center Township Library, with twelve hundred volumes. Butler University has an excellent library of several thousand volumes. There are, also, several other valuable libraries, public or semi-public in character, in the city.

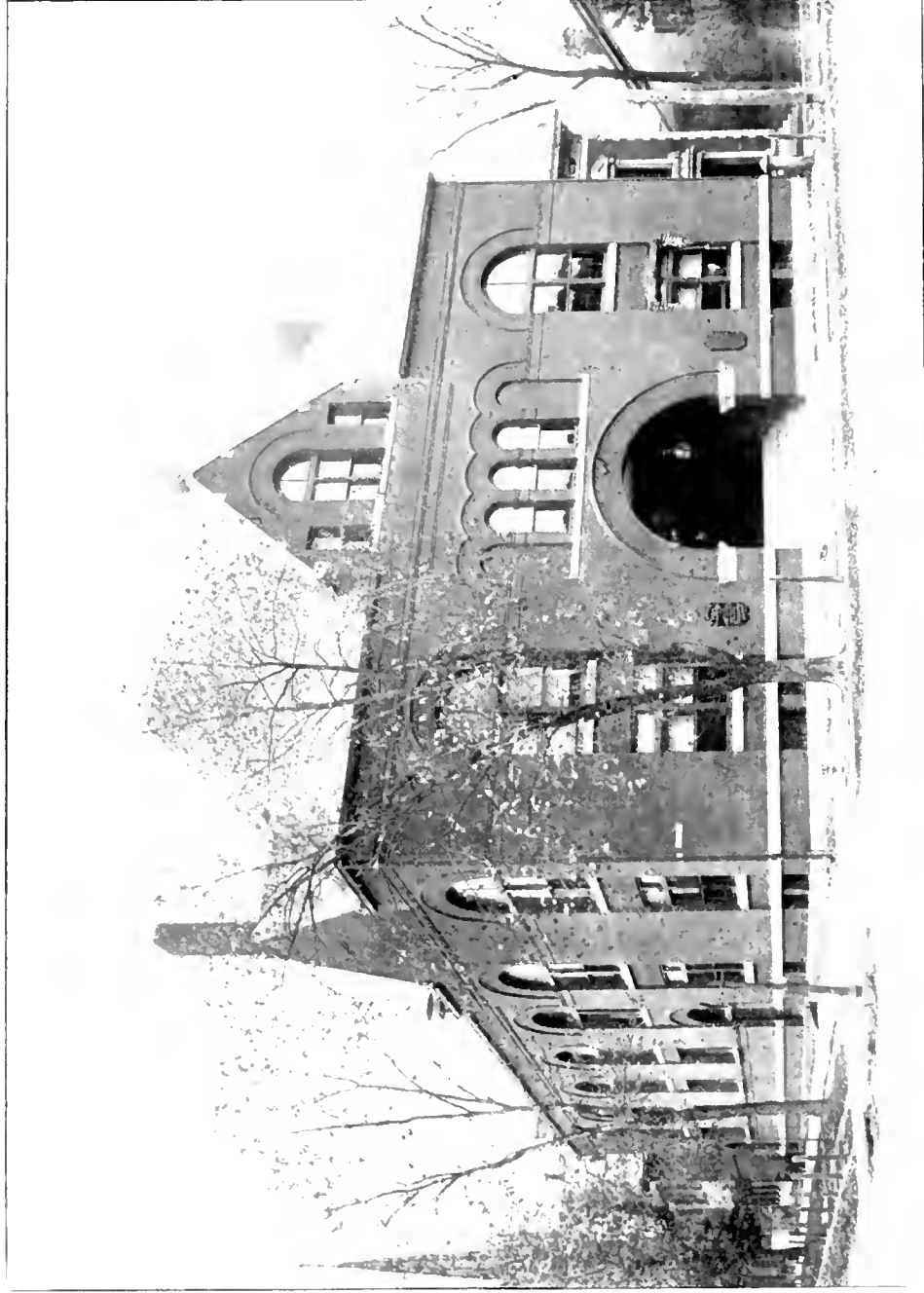
In its literary clubs, Indianapolis is as rich as in its libraries. There are too many of these societies to enumerate all in these pages, but all are worthy of praise, because they have the intellectual improvement of their members for their prime object. As a rule the clubs meet weekly or fortnightly, and, at each meet-

ing, discuss carefully prepared papers upon topics of which an intelligent comprehension can not be obtained without diligent study. The leaders of advanced thought in the community are members of literary clubs, and in this number are several men and women whose fame in literature or public life is as wide as the continent.

Still the growth in culture and appreciation of literature goes on. The libraries and clubs which spring from these sources themselves become the most effective agencies in giving new and stronger impetus to the movement. The past and present have brought gratifying results. The future is bright with the promise of a yet greater influence.



PUBLIC LIBRARY



PLYMOUTH CHURCH (CONGREGATIONAL).

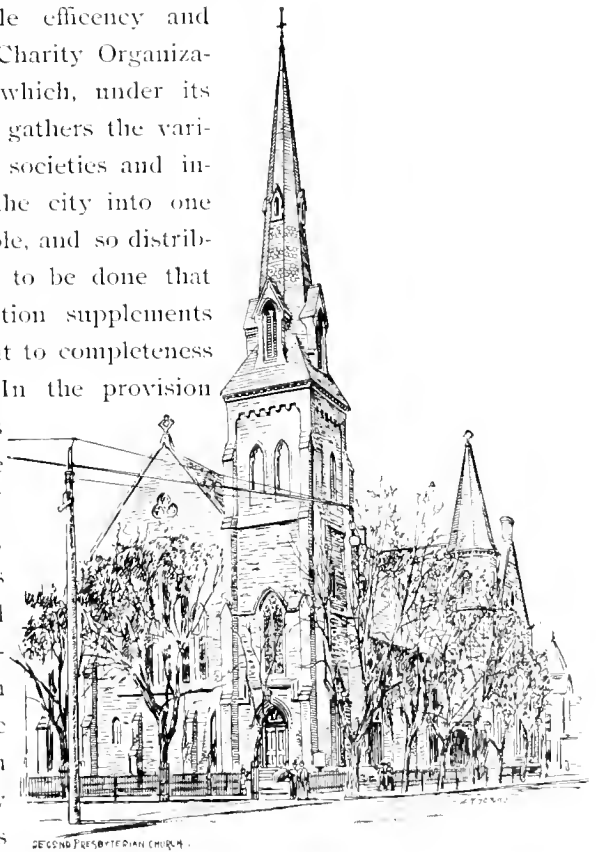
CHURCHES AND SCHOOLS.

AS a community Indianapolis is symmetrical and well rounded. She has not given her attention to any especial factors of development to the exclusion of others. While busy with her manufactures and her commerce and all that pertains to her material welfare, she has not failed to make ample provision for her mental and spiritual needs. Of her churches and her schools she is as proud as of her railroads and her natural gas. She is careful that every citizen shall have free opportunity to secure an education and to acquire and foster the invaluable virtues which are the cardinal elements of Christianity.

In all, Indianapolis has about one hundred and twenty-five organized churches and over one hundred houses of worship. Many of these buildings are types of the most elegant styles of church architecture, and millions of dollars have been expended in the erection of church property. The denominations which are strongest are the Methodist Episcopal, Presbyterian Baptist, Roman Catholic, Protestant Episcopal and Christian, and there are numerous others which have one or more congregations each in the city. Some of the most eloquent and eminent divines which the country has produced have passed a part of their lives in Indianapolis. One instance is the years of Henry Ward Beecher's pastorate here, and another the seven years during which Myron

W. Reed was numbered among this city's ministers.

One of the more notable facts concerning the Indianapolis churches, is the spirit of Christian fellowship and goodwill which animates them. Sectional lines are never drawn tightly enough to prevent all denominations from joining heartily in any good work which needs their combined effort. Catholic and Protestant and Jew unite on equal terms and work for the general benefit of the public. One result of their joint labors is seen in the remarkable efficiency and scope of the Charity Organization Society, which, under its broad mantle, gathers the various charitable societies and institutions of the city into one composite whole, and so distributes the work to be done that each organization supplements and rounds out to completeness the others. In the provision which she has made for the education of her children, Indianapolis takes especial pride. The esteem in which her public school system is held away from home is



SECOND PRESBYTERIAN CHURCH.



HIGH SCHOOL, No. 2.



HIGH SCHOOL, No. 1.

indicated by the frequent calls which other cities make upon this for teachers in their schools. It has become so common as to hardly cause remark for the school authorities of other cities to write to the superintendent of the Indianapolis schools to send them teachers. These requests come from all over the country, and to-day there is scarcely a large city, from San Francisco to New York, in whose schools Indianapolis teachers have not been an influence for good. This reputation of our schools and teachers arises from the attention given to thorough methods of teaching and to school management. Every teacher has constantly the hope of promotion, urging to the highest excellence of work. The whole system of salaries and grades is so arranged that faithful, efficient service will be rewarded.

There are forty school buildings in the city public school system, over three hundred and fifty teachers, and the number of pupils enrolled on the first day of March, 1892, was fifteen thousand, four hundred and sixty-three. The growth of the city is so rapid that every year the number of teachers is increased and new school houses are necessary.

What may be called the skeleton, or perhaps basis is the better term, of the school system, is a course of study extending over a series of twelve years, or twenty-four half years. The year of the course in which a pupil is, is designated by a number, and the half year by a letter. The first half of a year is indicated by "B" and the second half by

"A." The years of the course begin at "1," and run up to "12." For instance, when a child first enters school it begins as a "1B" pupil. After half a year, if it makes reasonable progress, it is promoted a step, and becomes a "1A" pupil. The next step is to the "2B" grade, which is the first half of the second year. Then following along in regular succession come the grades "2A," "3B," "3A," "4B," "4A," "5B," "5A," etc., until the last year of the high school course is recorded as "12A." Except for clerical purposes, the four years of the high school course are seldom referred to in this way, but are commonly spoken of as the first, second, third and fourth years of high school.

In the high school buildings are departments which are called annexes. These are in the nature of overflow schools, where pupils of the higher grades are sent from such ward schools as are overcrowded. The annexes are really distinct schools, and are under the charge of principals independent of the high school principals. Manual training, which has become one of the important factors in the schools within a few years, is taught in a department of its own, but in close relation with the high schools. What might perhaps be properly called manual training is taught to the pupils from their first year up. It consists of various exercises for the purpose of training the little "wobbly" hands to do their bidding with steadiness and accuracy. These exercises are also contrived to teach colors, and

ideas of proportion and symmetry. The policy of the school authorities has long been to choose their teachers, in large part, from persons who are graduates of the home schools. This policy led to the establishment of a normal school, for the training of grad-

to its classes annually from among the graduates of the high school of the preceding year as many of those best suited by education and nature for teachers as are likely to be needed to fill vacancies in the teachers' force on the following year. As the normal school is in-



TABERNACLE PRESBYTERIAN CHURCH.

uates of the schools to re-enter them as teachers. Thus it is that a very large per cent. of the teachers in the Indianapolis ward schools received their education in the same schools in which they are now employed. The theory of the normal school management is to admit

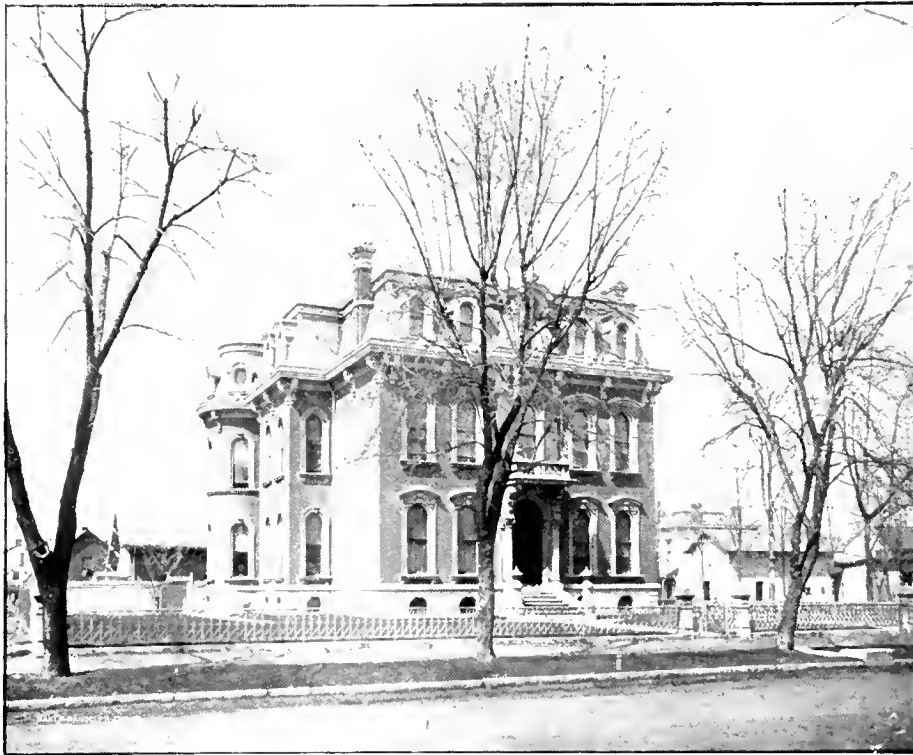
tended only to train teachers for the home schools, the number of pupils in its classes at any given time is not large. A new class is admitted each half year, and the course consists of one year of study of the theory and practice of teaching and kindred subjects, followed

by half a year of actual practice in teaching in the schools. Admission to the normal school is a guarantee of a position as teacher later, if the pupil completes the course. The result of this arrangement is that there is always a small attendance upon the normal school, ranging perhaps from twenty to thirty, and always a large number of applicants for admission.

The teachers in the high schools are not selected from the graduates of the

normal school are discriminated against in the choice of teachers for the high schools, but that the teachers for those schools are usually persons who have had the benefit of a more advanced education than the city schools can give.

There is one prime object to be sought for in the conduct of the city school system. That is that happy medium which allows enough of freedom and latitude to meet the individual requirements of the pupils, and yet pre-



RESIDENCE ON NORTH MERIDIAN STREET.

normal school, but are usually brought from other cities, or chosen from the alumni of colleges and universities. This does not mean that the graduates of the

serves enough of clock-work system and rigidity to insure thoroughness and discipline.

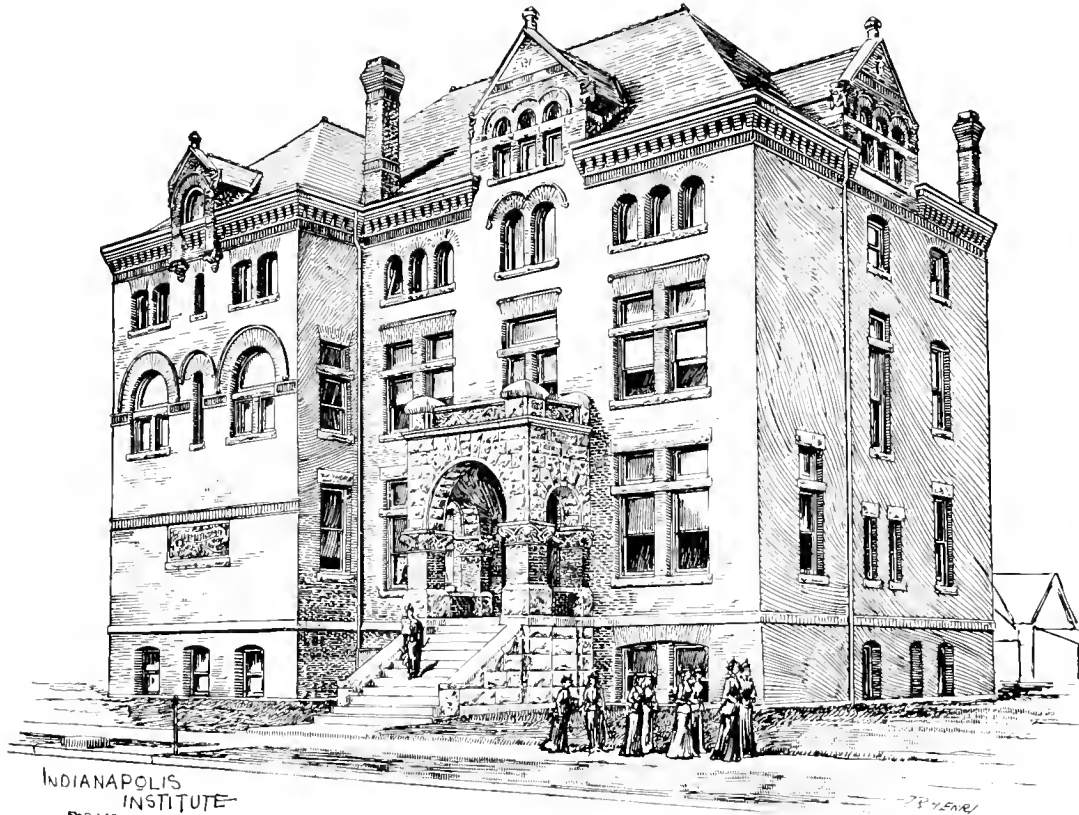
The efficiency and number of schools



ST. MARY'S CHURCH AND ACADEMY (CATHOLIC).

which Indianapolis possesses, in addition to those belonging to the public school system, is also a matter of pride. These are of several classes. The most important is Butler University, which is the chief seat of learning controlled by the Christian denomination west of the Alleghany Mountains. The university has a large

The Indianapolis School of Music is one of the later educational institutions to be established in the city, and one of the most successful. Eminent instructors have been brought from across the Atlantic, and the school carries its pupils to the highest degree of skill and knowledge of which they are capable. Almost akin



and growing endowment, and is well equipped with handsome, commodious buildings. It is situated in a beautiful campus in the suburban village of Irvington. A strong faculty is employed, and the institution draws students from many States. The number of students in attendance last year was about three hundred.

to the School of Music in its puposes is the Indianapolis School of Art. Here painting, sketching, pen-drawing, modeling, etc., are taught by artists who have won fame in their own especial lines of work. The school is controlled and maintained by an association of liberal citizens who desire to foster a love and appreciation of the best in art in their com-

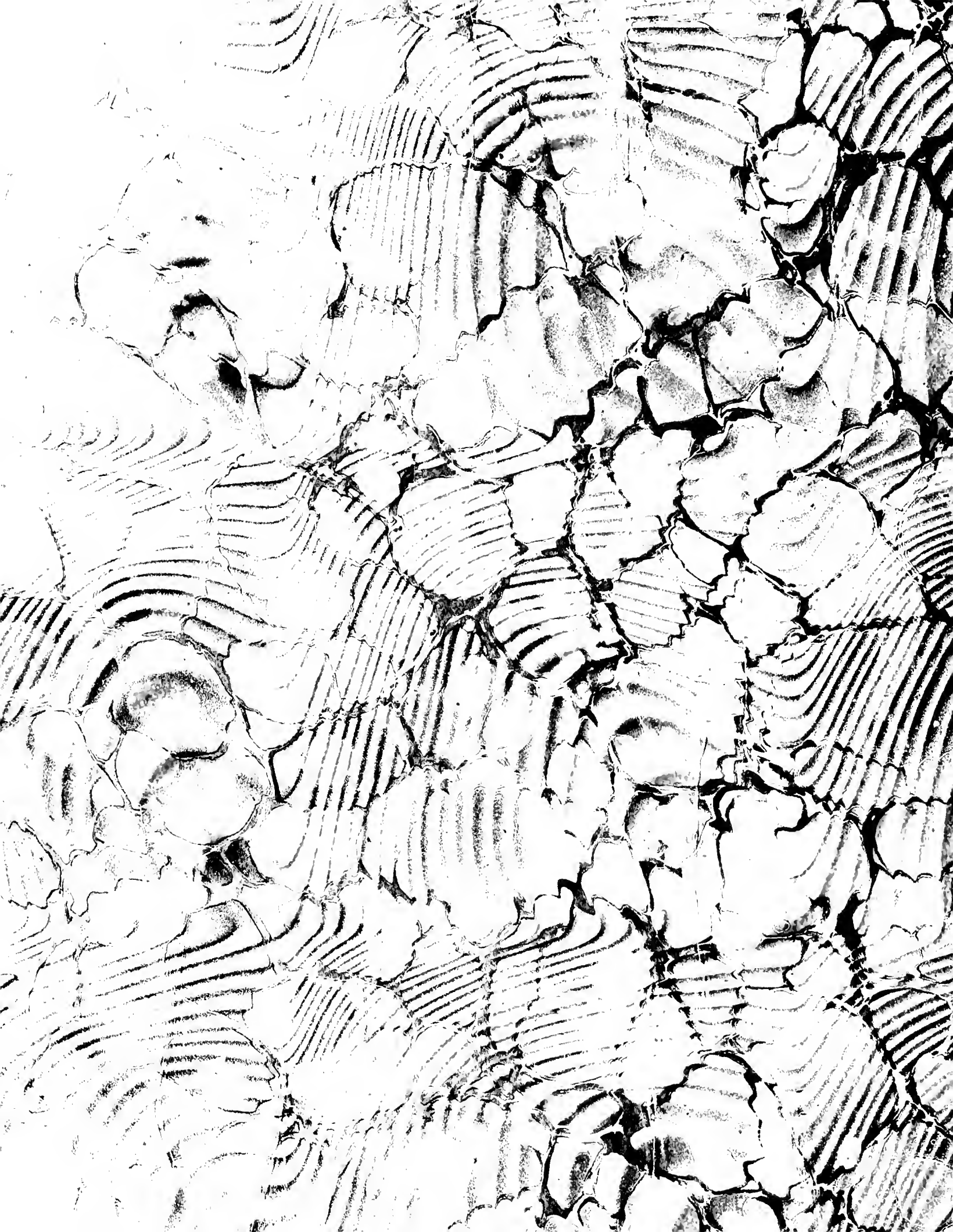
munity. Then there are medical colleges, five of them, and all well patronized from home and abroad. The Indiana Medical College, which is more widely known, perhaps, than any of the others, has a liberal endowment and a large faculty. It has grown rapidly in the last few years, and its students, in the winter of 1891-92, numbered about one hundred and fifty. The course of study is as long and as thorough as that in any of the famous medical colleges in the East, and its graduates have become eminent in the profession as teachers and practitioners.

The girls schools connected with the Catholic churches are popular and attended by many pupils from distant parts of the country. St. John's and St. Mary's Academies are especially well known and esteemed. In connection

with Grace Cathedral, the official residence of the Bishop of the Protestant Episcopal Church for the Diocese of Indiana, is an academy bearing the name of St. Mary's Hall. It is a high class school for girls. The institution, known as the Girls' Classical School, is also a school of wide reputation and liberal patronage. In addition to the schools mentioned are many others of merit. There are schools of elocution, of stenography, business colleges and the like in great number.

Indianapolis is so well equipped with schools that her children need not go beyond her gates to secure a thorough education. Whether that education be classical or professional, musical, artistic or industrial, matters not; it may be carried on at home to a degree of excellence surpassed at few places.

THE END





LIBRARY OF CONGRESS



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